

Shreya Harris

Mortgage Collections Specialist



Contact Details

 support@resumedesign.ai

 (555) 345-6789

 NewYork, US

 LinkedIn.com

Skills



Soft Skills



Languages

English

Spanish

Professional Summary

Results-driven Mortgage Collections Specialist with 15 years of experience in managing delinquent accounts and reducing overall portfolio delinquency rates. Proven track record of consistently meeting or exceeding collection goals while maintaining a high level of customer satisfaction. Skilled in negotiating payment arrangements, analyzing financial statements, and implementing effective collection strategies. Recognized for ability to build strong relationships with borrowers and internal stakeholders. Strong problem-solving abilities and attention to detail, resulting in significant increases in recovered debt and decreased charge-off rates.

Work Experience

- Senior Mortgage Collections Specialist**

Jan 2010 - Present

Mortgage Masters Inc.

 - Managed a portfolio of delinquent mortgage accounts and implemented collection strategies to reduce arrears
 - Negotiated payment arrangements with borrowers to bring accounts current and prevent foreclosure
 - Performed skip tracing to locate borrowers with outstanding debts and initiate collection efforts
 - Analyzed financial statements and credit reports to assess borrower's ability to repay
 - Achieved a 20% increase in collection efficiency through process improvements and staff training
- Mortgage Collections Specialist**

Feb 2005 - Dec 2009

Home Loan Solutions LLC

 - Handled inbound and outbound calls from borrowers to discuss repayment options and resolve delinquencies
 - Managed a high volume of accounts while maintaining accuracy and compliance with regulatory requirements
 - Utilized collection software to track borrower interactions and update account information
 - Collaborated with legal department to initiate foreclosure proceedings on accounts with no feasible repayment options
 - Awarded Employee of the Month for consistently meeting or exceeding collection targets

Education

- Masters in Finance**

Jan 2003 - Jan 2005

Harvard University

Studied advanced financial concepts and strategies.
- Bachelors in Economics**

Jan 1998 - Jan 2002

Stanford University

Gained foundational knowledge in economics and business principles.

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Jessica J Manson

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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Federal Register ,1976 **Health Breakthroughs 2025** Bottom Line Books,1992 **The Commercial and Financial Chronicle** ,1906 **J.K. Lasser's Your Income Tax 2024, Professional Edition** J.K. Lasser Institute,2024-01-31 The leading desk reference for US personal income tax return preparation for professionals In J K Lasser s Your Income Tax 2024 Professional Edition a team of veteran tax preparers and educators delivers an intuitive and comprehensive roadmap to helping your clients prepare their 2023 US personal income tax returns In the book you ll learn how to maximize your clients deductions and credits legally shelter their personal income and minimize their tax bills The authors have included sample 2023 tax forms brand new tax law authorities with citations binding IRS rulings filing pointers and tax planning strategies you can implement immediately to better serve your clients Fully updated to reflect the changes to the 2023 tax code this book provides the step by step instructions worksheets and forms you need to prepare your clients taxes ethically and effectively You ll also find Discussions of what it s like to practice before the Internal Revenue Service as an Enrolled Agent Strategies for identifying the best approach to tax planning based on your client s financial situation Checklists and sample forms to make preparing your next return simple and straightforward Perfect for practicing and training Certified Public Accountants and Enrolled Agents J K Lasser s Your Income Tax 2024 is the gold standard desk reference for tax preparers serving individuals in the United States **Kingdom of the Netherlands-The Netherlands** International Monetary Fund. Monetary and Capital Markets Department,2024-06-18 Macprudential policy in the Netherlands has centered on the residential real estate RRE market given the importance of this market for households banks and insurers RRE represents nearly 50 percent of total household assets and housing loans account for about 85 percent of total household liabilities more than half of Dutch banks domestic loan portfolio and 15 percent of insurers assets Authorities have therefore actively used RRE related macprudential tools such as banks capital risk weighting of residential mortgage loans limits on loan to value LTV and debt service to income DSTI ratios for mortgages or mortgage interest deductibility from taxes MID *The Commercial & Financial Chronicle and Hunt's Merchants' Magazine* ,1876 Mortgage Banking ,1974 *Moody's International Manual* ,2000 Engineering News and American Contract Journal ,1883 **Moody's Bank and Finance Manual** ,1996 **Congressional Record** United States. Congress,1991 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 Congressional Record Index ,1991 Includes history of bills and resolutions **The Eastern Underwriter** ,1922 **Moody's Bond Record** ,1999 **The Value Line Convertibles Survey** ,2009 **Surveyor and Municipal and County Engineer** ,1971-04 *The Economist* ,1944 *Moody's Industrial Manual*

,1997 Covering New York American regional stock exchanges international companies **Moody's Manual of Investments** John Sherman Porter,1951 American government securities 1928 53 in 5 annual vols v 1 Railroad securities 1952 53 Transportation v 2 Industrial securities v 3 Public utility securities v 4 Government securities 1928 54 v 5 Banks insurance companies investment trusts real estate finance and credit companies 1928 54 **Texas Bar Journal** ,1982

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