

## Career Profile

Results-proven loan specialist with over 10 years of experience in loss mitigation and loan portfolio management. Demonstrated ability to achieve and surpass aggressive collection goals with an impressive record of top performance. Outstanding success in building and maintaining long term relationships with small to midsize business verticals. Exceptionally well organized with experience in managing all core functions within a business. Excellent interpersonal, verbal, and written communication skills.

## Professional Experience

### Post Charge-Off Specialist

November 2023 - Current

OnDeck, Denver, CO (Remote)

Work directly with OnDeck clients, Debt Consolidation Companies, and Bankruptcy Attorneys to reconcile severely delinquent accounts and avoid litigation. Use skip tracing to investigate credit scores and uncover assets for leverage in negotiations. Manage, develop, and organize a pipeline of 300+ accounts, while also maintaining accurate and up-to-date information of ongoing client negotiations. Provide legal monthly reports of exhausted accounts to review for litigation.

- Collected over 200k within first 2 months from charged-off accounts.
- Grew pipeline to over 220 active negotiations within first 4 months in the role.

### Senior Payment Support Specialist

December 2017 - November 2023

OnDeck, Denver, CO (Remote)

Strategized with OnDeck clients to avoid escalating accounts to post charge-off. Revised payment terms, restructured contracts, and negotiated settlements in order to maintain clients personal and professional dignity. Handled inbound and outbound calls, while also maintaining and developing a pipeline averaging 125+ accounts. Minimized bad debt exposure by regularly communicating loan and fraud trends with senior management.

- Collected \$5,714,546.39 in 2023 and finished 162.77% to quota.
- Received "Top Performer" in annual review the last 4 years consecutively.
- Promoted to Senior Payment Support Specialist within 2nd year.
- The only agent to never miss quota for entire 6 years within the role.

### Senior Loan Advisor

March 2015 - May 2017

OnDeck, Denver, CO

Changed the way small businesses borrow money by combining passion for Main Street with the use of cutting-edge technology. Evaluated small businesses based on their actual performance and provided solutions and best lending practices, which allowed owners to focus on running their business. Understood and applied proven concepts of deal structure and strategy to close new business, at or above quota level. Generated new business leads through direct sales channels, while actively following up and maintaining daily pipeline.

- Selected to participate in company's CRM campaign, which included testing OnDeck's CRM workflow to improve and streamline sales process.
- Promoted to Senior Loan Advisor within second year.
- Exceeded annual sales quota both years with OnDeck.

### Small Business Retail Specialist

December 2013 - February 2015

Verizon Wireless, Denver, CO

Responsible for driving sales results, generating new business leads, facilitating sponsored events, and conducting training workshops for both clients and associates. Analyzed sales goals and produced action plans to exceed daily and monthly quotas. Proactively searched for new business through cold calling, discovering, and creating referrals by establishing strong relationships with clients. Promoted knowledge and customer service to maximize individual strength. Proactively followed-up with clients to guarantee customer satisfaction and uncover additional sales opportunities.

- Closed largest R2B deal within Mountain Region in 2014 generating a total of over \$110,000 in revenue.
- Retained highest NPS score in the district for 4 consecutive months.
- Surpassed monthly sales quota 10 out of 11 months.

## Account Manager

December 2011 - September 2013

Staples Corporation, New York, NY  
Commercial Print and Promotional Division

Represented Staples Corporation by acting as a central point of contact for mid-town Manhattan client base. Served as a trusted advisor for high-level corporate executives by locating pain points and presenting solutions. Managed clients from various vertical markets including non-profit, healthcare, hospitality, distribution, education, and legal. Facilitated customer implementations, presentations, business reviews, customer meetings, etc.

- Secured 22 new accounts in first two quarters of 2013 through the use of canvassing, cold calling, and referrals.
- Implemented the first use of Easy Print website in North East Region for Fortune 500 Company generating over \$30,000 in revenue.
- Retained 87% of clients and increased revenue of top 5 accounts by 34%.
- Responsible for presenting vertical market training and providing team support.

## National Account Manager

February 2008 - January 2011

Eastern Distributing, Mahwah, NJ  
National Distributor of Business Solutions, Speech Recognition, and Security Solutions

Acted as a liaison between Eastern Distributing, resellers, and corporate vendors. Reported directly to the Vice President of Sales, providing regular updates on all account activity such as account status and call reports. Directed and implemented bid procedures from interest generation through close. Coordinated and executed training programs to ensure proper bid procedures were applied by fellow team members.

- Closed largest company-wide sale in 2010 producing over 100k in gross profit.
- Promoted to Sony Champion within first year of employment. Responsibilities included the handling of all government, educational, and corporate bid contracts for Sony ES product line nationally.
- Developed and maintained existing relationships with over 120 accounts.
- Grew existing customer base by an average of 20 new accounts annually through fundamental sales practices: telemarketing, prospecting and networking.

## Assistant Financial Manager

March 2007 - February 2008

Washington Mutual, Emerson, NJ  
Financial Retail Center

Responsible for all operations of branch including loss control, regulatory compliance, audits, cash operations, and Blended Operation Reviews. Increased sales production by conducting one on one coaching with Tellers and Personal Financial Representatives. Networked extensively by building new business relationships, qualifying existing customers, and requesting referrals.

- Successfully launched grand opening of Emerson Washington Mutual Financial Center.
- Held bi-weekly call nights, generating leads by cold calling local businesses, profiling clients, and effectively presenting services and products to add revenue to the branch's bottom line.
- Exceeded Washington Mutual Financial Branch standards by passing all audits by the score of 93% and higher.
- Transformed under-producing sales team into a regional top performer by resolving long-standing problems and building motivation.

## Education

Degree MA  
Major Non-Fiction Writing  
University Southern New Hampshire University, NH

Graduated 2015

Degree BA  
Major History Education  
University Kean University, NJ

Graduated 2007