

Deniz Stratford-Richardson

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EXPERIENCE

01/19/2010 02/09/2013

Bank of America Simi Valley CA

Mortgage Loan Specialist III/ Underwriter NMO Outreach NACA Travel

Trained and able over-write existing mortgage loans serviced and/or owned by Bank of America. Specialized to underwrite all investors such as Freddie Mac, FHA insured, VA, Private and HFI loans. Possessed credentials to make decision mortgage rate reduction, forbearance and forgiveness's within the investor guidelines.

Responsibilities included travel 95% where NACA events scheduled and underwrite mortgage loans includes GSE and private loans on site and provide documents to change the original note.

Certified for Advanced Tax Auditing, Advanced Mortgage Underwriting, FHA DE Underwriting

EXPERIENCE

09/2007-04/2009

Wamu/Chase Chatsworth, CA

Loan Modification Specialist/ Underwriter

Primary responsibility is Loss Mitigation. Works with borrowers to understand the borrower's intent with real estate property and works with the borrower to avoid foreclosure. Uses a computerized system for tracking, information gathering, and/or troubleshooting. Works in a goal-oriented environment to meet production indicators with minimal supervision. Operates in a goal-oriented environment, achieving individual and team performance targets and core competencies. Staffs in this family are responsible for working with borrowers using the waterfall of loss mitigation options to mitigate losses for the company.

Answer incoming calls, return calls to customers, collect borrower financial information, and analyze the best possible option for curing defaults. Work within investor guidelines; negotiate with borrowers, investor representatives, real estate agents and other borrower representatives to obtain the best option for Wamu. Input information into various systems for approval and completion of cases.

Utilize negotiation skills to resolve delinquency issues. Utilize computer software to document calls, analyze customer problems, and seek resolution. Utilize all available tools and technology to influence customer behavior with established procedures. Use clear procedures and instructions to make choices among alternative choices of action.

01/2008- 04/2008

Asset Acceptance LLC SAT, TX

Account Representative

Monitor overdue accounts, using computers and a variety of automated systems.

Monitor and upkeep of assigned queues, including following up when necessary on payment arrangements and other collection issues. Documents all collection activity clearly, accurately, and in a timely manner. Locate via Skip-Tracing (i.e. 411, Lexis Nexis) and notify members of delinquent accounts by mail, telephone and internet, in order to solicit payment. Confirm with members by telephone determine reasons for

overdue payments. Advise members of necessary actions and strategies for debt repayment. Persuade members to pay amounts due on credit card accounts, unsecured lines of credit, mortgage and auto loans, and negative share balances, analyzes financial situation of delinquent members; when necessary prepare loans for legal action.

09/2007- July 2008 Aerotek Allegis Group CA, TX

Jr. Underwriter

Reviewed and analyzed loan applications, credit report, and income documentation for credit and mortgage lending approval. Calculated debt ratios and loan-to-value. Evaluated transactions fully to ensure accuracy and compliance with industry and company guidelines for FHA, VA, FNMA, and Freddie products.

*Investor market risk analysis for Conforming and jumbo products specifically using DU/LP underwriting systems.
Post closing QC review and package shipping.*

06/2007 09/2007 Today's Staffing Agency SAT TX

Case Technician

Accountable for the timeliness and quality of medical services and reports. Schedule appointments, Triage cases, Maintain the integrity and organization of case files, e-mail and data entry, Phone claimants for appointment follow-up, Maintain positive claimant and physician relations, Complete other projects and duties as assigned.

12/2000 - 09/2006 Western Residence Mutual, Agoura Hills, CA

Underwriter Assistant

Responsible for handling all aspects of a file in consultation with the underwriter, apart from the original quoting of the risk and the actual policy and or endorsement typing. Will also initially screen all renewals, sending out renewal letters or non-renewal letters where appropriate and handling some renewal quotes as directed.

Personal Skills

- ☒ *Fluent in English, Turkish, French, German and some Dutch.*
- ☒ *Well regarded for interpersonal, written and oral communication skills.*
- ☒ *Effectively handle multiple tasks simultaneously.*
- ☒ *Demonstrated ability to acquire and apply knowledge rapidly.*
- ☒ *Independent; work with minimal supervision and contribute to a team.*

Bartenders Test

Score 32 / 35

Multiple Choice (6 points)

- 1) Carbonation _____ the rate of intoxication.
 - a) Slows down
 - b) Speeds up
 - c) Does nothing to
- 2) What are the six most commonly used spirits?
 - a) Sweet and Sour, Triple Sec, Grenadine, Midori, Lime Juice and Cranberry Juice
 - b) Vodka, Whiskey, Gin, Bourbon, Rum and Tequila
 - c) Chardonnay, Cabernet Sauvignon, Champagne, Merlot, Sauvignon Blanc, Zinfandel
 - d) Kahlua, Vodka, Frangelico, Gin, Tequila, Spiced Rum
- 3) You can accept an expired ID as long as all other information is correct.
 - a) True
 - b) False
- 4) If someone has had too much to drink, serving them coffee will help sober them up.
 - a) True
 - b) False
- 5) What are the acceptable forms of ID for Alcohol Consumption?
 - a) State or Government Issued ID Card or Drivers License
 - b) Passport or Passport ID Card (as long as it lists the person's date of birth)
 - c) School ID or Birth Certificate
 - d) A & B
 - e) A, B & C
- 6) If there is no shaker tin available to scoop ice for a drink, it is okay to use a glass.
 - a) True
 - b) False

Vocabulary (9 points)

Match the word to its definition

C "Straight Up"

a.) Used to crush fruits and herbs for craft cocktail making

X Shaker Tin

b.) Used with the Shaker Tin to prevent solid material from entering a cocktail glass when poured

I "Neat"

c.) To serve chilled liquor in a chilled stemmed cocktail glass with no ice

M Muddler

d.) To pour $\frac{1}{2}$ oz of a liquor on top

S Strainer

e.) Used to measure the alcohol and mixer for a drink

J Jigger

f.) Used to mix cocktails along with a pint glass and ice

B Bar Mat

g.) Used on the bar top to gather spills

F "Float"

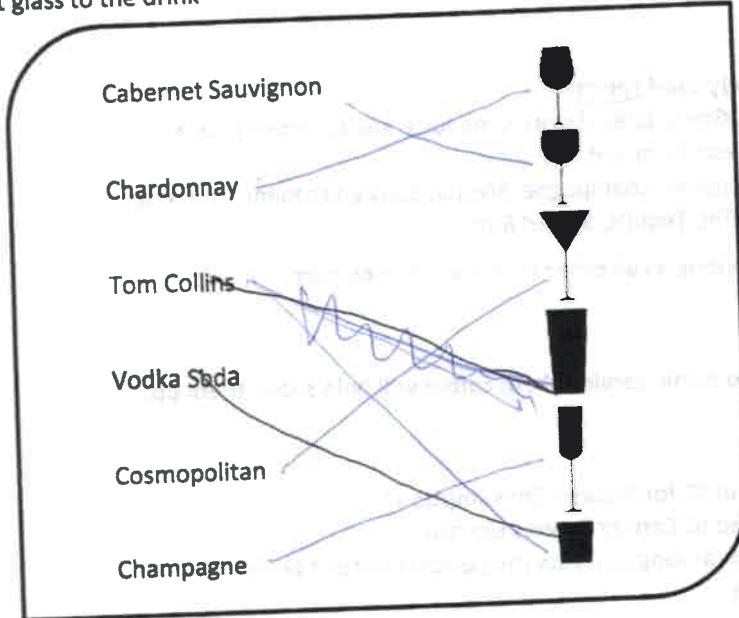
h.) Requesting a separate glass of another drink

B "Back"

i.) Means to serve spirit room temperature in a rocks glass with no ice

Glassware (6 points)

Match the correct glass to the drink



Answer and Question (14 points)

Provide examples of 3 brand name "top shelf" spirits (3 points):

Johnnie Walker Black Label, Grey Goose, Rye

What are the ingredients in a Manhattan?

Whiskey, sweet vermouth, bitters, Bourbon

What are the ingredients in a Cosmopolitan?

Vodka, cranberry juice, triple sec

What are the ingredients in a Long Island Iced Tea?

Vodka, rum, gin, tequila, splash of coke

What makes a margarita a "Cadillac"?

Top shelf tequila, triple water + sugar hot

What is simple syrup?

The sugar syrup pre made with water + sugar hot let cool

Is it legal to pour liquor from one bottle into another? What is this called? (2 points)

Marrying glasses or bottles are illegal

What should you do if you break a glass in the ice?

Pour the entire ice out, clean all effect area

When is it OK to have an alcoholic beverage while working?

Never

What does it mean when a customer orders their cocktail "dirty"?

Olive juice

What are the ingredients in a Margarita?

Tequila, sweet & sour, triple sec, lime, glass

Name _____

Score / 35

Servers Test

Multiple Choice

K 1) Food is served on what side with what hand?
a) On the left side with the left hand
b) On the left side with the right hand
c) On the right side with the left hand
d) On the right side with the right hand

D 2) Drinks are served on what side with what hand?
a) On the left side with the left hand
b) On the left side with the right hand
c) On the right side with the left hand
d) On the right side with the right hand

3) Food and drinks are removed on what side with what hand?
a) On the left side with the left hand
b) On the left side with the right hand
c) On the right side with the left hand
d) On the right side with the right hand

4) What part of a glass should you handle at all times?
a) The stem
b) The widest part of the glass
c) The top

5) When you are setting a dining room how should you set up your tablecloths?
a) Neatly and evenly across the tables
b) The creases should all be going in the same directions
c) The chairs should be centered and gently touching the table cloth
d) All of the above

6) If you bring the wrong entrée to a guest what should you do?
a) Go back into the kitchen and patiently wait in line behind the rest of the servers until it's your turn
b) Inform the guests that you will bring the correct entrée once everyone else in the dining room is served
c) Try to convince the guests to eat what you brought them
d) Go back into the kitchen to the front of the line and inform the expeditor that you need a different entrée

Match the Correct Vocabulary

D **X**

Scullery

S

Queen Mary

Y

Chaffing Dish

b

French Passing

g

Russian Service

f

Corkscrew

C

Tray Jack

A. Metal buffet device used to keep food warm by heating it over warmed water

B. Style of service where food is prepared or served individually at the dinner table to fit the customer's specific taste (i.e. providing dressing and pepper for salad or handing out bread to each patron)

C. Used to hold a large tray on the dining floor

D. Area for dirty dishware and glasses

E. Large metal shelving unit for prepared food to be held or for dirty trays to be stored

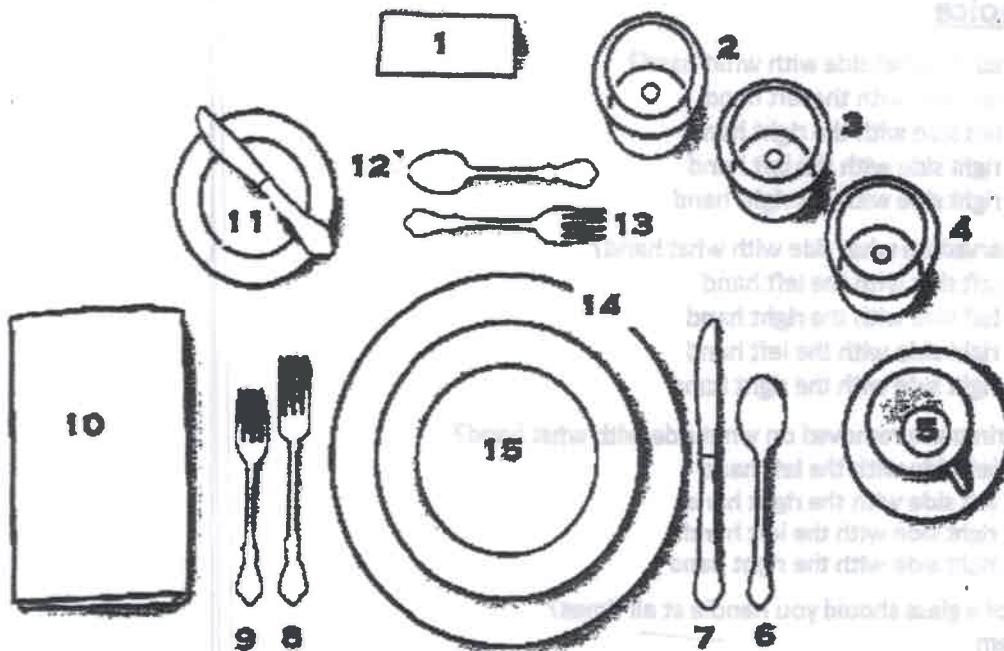
F. Used to open bottles of wine

G. Style of dining in which the courses come out one at a time

Name _____

Score / 35

Servers Test



Match the Number to the Correct Vocabulary

10 Napkin

11 Bread Plate and Knife

1 Name Place Card

12 Teaspoon

18 Dessert Fork

6 Soup Spoon

15 Salad Plate

4 Water Glass

8 Dinner Fork

15 Tea or Coffee Cup and Saucer

7 Dinner Knife

23 Wine Glass (Red)

9 Salad Fork

14 Service Plate

34 Wine Glass (White)

Fill in the Blank

1. The utensils are placed 6 inch (es) from the edge of the table.
2. Coffee and Tea service should be accompanied by what extras? Sugar n cream.
3. Synchronized service is when: between meals, drinks filled.
4. What is generally indicated on the name placard other than the name? Winker.
5. The Protein on a plate is typically served at what hour on the clock? 10 6.
6. If a guest asks for a specialty dinner (i.e. Gluten-Free or Vegetarian) you should do what immediately? Inform the chef, look for special order list.