

Delora Allen

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Objective To associate with a progressive organization where my experience, dedication, and practical abilities are recognized & utilized for the mutual benefit of the company to continue my career growth.

Experience **Mortgage Specialist/ Customer Service**

Deval LLC, Irving, TX

July 2015 –Current

Providing customer service regarding collection issues, process customer refunds, process and review account adjustments, resolve client discrepancies and short payments. Responsible for monitoring and maintaining assigned accounts- Customer calls, account adjustments, small balance write off, customer reconciliations and processing credit memos. Accountable for reducing delinquency for assigned accounts. Perform other assigned tasks and duties necessary to support the Accounts Receivable Department.

Collector

Ace Cash Express Corporate, Irving, TX

November 2011 – June 2015

Negotiated repayment of Pay Day Loans, Internet Loans, Title Loans and Installment Loans. Processed payment for immediate payoff, partial payment, processed settlement offers and scheduled arrangement for timely payoff. Executed customer service by expediting calls to correct associate and department as required. Assisted with new hire training as needed. Payment Research involving history, scheduled and accuracy of placement.

Mortgage Collections

Bank Of America, Addison, TX

July 2009 – May 2011

Modification Analyst for Mortgage Loans .Initiated new Loan Modifications to assist homeowners with financial hardships Audit Modification applications in order to identify a new finance exception appropriate for presenting to customers before approval submissions were completed. Research insurance verifications, delinquency history, and employment status, prior to processing modification applications.

Communicate with underwriting for negotiation parameters for new action plans to keep homeowners on the right track going forward in order to eliminate delinquency status for struggling homeowners. Resolves the most sensitive and critical escalated customer complaints. Performs account corrections including re-billing, adjustments, or clearing of transaction or billing failures. Responsible for negotiating complaint resolution with the customer. Assists in the development and establishment of creative solutions

to customer problems/performance standards to meet service level goals

Client Support/ Customer Service

Washington Mutual, Arlington, TX

2008 – 2009

Up sale membership products with credit cards, advise members of new benefits, enrollment customers in automatic bill pay programs. Responsible for handling incoming calls from credit card customers regarding their accounts. Balance and submit payment files for credit refund submission. Check printing and quality assurance. Verifying banking information, correcting billing inquiries, dispute unauthorized transactions, make payment arrangements.

Account Executive

Time Warner Cable, Dallas, TX

Received inbound calls from telecommunications customers regarding their accounts

Performed troubleshooting techniques with customers who voiced issues with systems

Offered promotional products posted electronic funds transfers & cash entry/posting

Investigated credit worthiness by running reports & payment history investigations

Successfully reconciled A/R delinquent accounts, negotiated payment arrangements

Interfaced with sales and project managers for billing and collection issues

Handled all escalated issues or complaint inquiries

Account Specialist

Novo-I, Fort Worth, TX

Assisted customers with their account portfolios regarding experimental medical program funded by the US Government. Collected on vital personal information on new enrollee membership accounts. Input orders by assisting Pharmacy Tech with prescription request. Performed troubleshooting techniques with computer systems to assist other agents when they faced various issues while attempting to fill prescription orders. Processed correspondences, refunds, and shipment details

Education

Social Services

Prairie View University, [City, ST]

1987-1989

[Your Name]

[Street Address, City, ST ZIP Code] [phone] [e-mail]