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GOALS

Looking for opportunities to help a business grow in profitability. Finding processes that help management and employees work smarter and reduce cost.

SUMMARY

I have a professional track record of credit and collections portfolio management skills and negotiations. Aggressive focused with profit and losses. Professional back ground of consumer and mortgage banking experience. Former employee of Liberty Savings Bank as an asset recovery legal analyst. I left Liberty Savings Bank to pursue better growth opportunities after this position was eliminated. Since the recession of 2008 I was still able to recover over \$2.5 million dollars in loan profit. At Spectra Physics Credit Corp. a manufacture of laser, GPS and construction instruments I was the portfolio manager of a \$56M U.S. and Canadian portfolio. Managed a Beneficial Finance Office of \$1.5 million dollars.

Education

- **Wright State University, B.A. in Communications** **Dayton, OH**

Professional Experience

April 2001-May 2011 **Liberty Savings Bank** **Wilmington, OH**

Position: Asset Recovery Analyst (Consumer & Small Business)

Responsibilities:

- Manage all retail collections in the charge off portfolio
- Responsible for collecting charged off loans from our collection department.
- Arrange for repossession and sale of all consumer auto loan/leases/credit cards
- Determine which accounts management may need to place with legal action.

Accomplishments:

- Consolidated and took over the responsibilities of two employees who left the company. Thus saving additional paid salaries by doing the work myself.
- Recovered over \$5.2M in loan losses since my start of this position.
- Expertise in web research to extract information to in order to collect on bad debt. Therefore I was able to save \$5000.00 year in professional subscription service.

June 2000-Feb. 01 **Arch Wireless** **Cincinnati, OH**

Position: Call Center Senior Collections Representative

Responsibilities:

- Managed a \$1.6M Cincinnati commercial paging portfolio.

Accomplishments:

- Improved delinquency through managed customer relationships over accounting issues. This resulted in accurate billing issues and thus more efficient cash flows.

May 1990-Dec. 1999 Spectra Precision Credit Corp. /Linc Capital **Huber Heights, OH**

Position: Portfolio Manager

Responsibilities:

- Manager of a \$56M equipment leasing portfolio responsible for the recovery bad debt accounts.

Accomplishments:

- Managed the networking of third party collection agencies, agents and attorneys to get “hard core” collections in control.
- Supervised the action of new bankruptcy claims from start to finish.
- Provided estimated forecast of potential and actual bad debt accounts.
- Helped establish credit policies to reduce exposure of losses.

June 1988-April 1990

Central Trust Bank

Dayton, OH

Position: Indirect Loan Collector

Responsibilities:

- Helped manage a \$2.2M auto loan portfolio.

Accomplishments:

- Named “Employee of the month” three times in a ten person department.
- Responsible to assign non-performing auto loans to senior management for review.
- Helped train new hires with loan delinquency software.
- Central Trust Bank was acquired by PNC Bank resulting in job layoffs.

Nov. 1983-May 1988 Beneficial Finance Company

Dayton, OH

Position: Manager

Responsibilities:

- Ran daily operations of \$1.5M branch of lending and collections.

Accomplishments:

- Supervised three employees including training of Beneficial management goals.
- Promoted from customer service representative to branch manager in three years.
- Responsible for branch growth in a ten office district.

VOLUNTEER WORK

Day-VEST, Dayton, OH. Volunteer Employment Service to help Professional find careers. Using my management skills I volunteer my time to help myself and other professionals.

Software

- Microsoft Windows/Office/Word/Excel/MortgageServ Software/iPhone applications

Professional Affiliations

- Previous affiliation with National Association of Credit Management (N.A.C.M.)
- Day-VEST Volunteer Employment Service Team for Professionals
- Held prior Notary Public State of Ohio license