### Team Leader – Financial Operations

### *Payoff and customer service Department*

**Overview**

A multi-skilled professional with **7 years of experience** at **Ocwen Financial Solutions Pvt. Ltd. as Team Leader** and superb track record of managing complex functional projects in various environments. Able to manage stakeholder expectations and willing to take full responsibility for the delivering of project objectives. The high net worth Individuals and business leaders with a proven track record of growth & profitability improvement, account management, strong leadership, project management, operational excellence and change management programs. I am an easy going individual who enjoys challenging and diverse roles and is confident working with technical experts from any industry. Presently looking to join a company that rewards effort and initiative, whilst at the same time providing plenty of progression and development opportunities to its employees.

**PROJECT MANAGEMENT & DEVELOPMENT OVERVIEW**

* Effective leadership skills
* Team Management skills
* Planning & Organizing process
* Business planning and development
* Maintaining relationships with key clients
* Planning, directing and coordinating various aspects of the business
* Proven ability to grow a business
* Excellent networking and relationship management skills
* Managing Human Resources for department
* Developing content for product and company collateral
* Managing Quality Control of Payoff quotes and Reinstatement quotes
* Coordinating with IT team for Implementation of process
* Strong experience in operations management and an expert in quality and change management programs
* Cost Analysis of projects
* Making Status reports of projects
* Planning Risk management
* Doing Risk Reassessment
* Reviewing Contract terms and conditions for accurate deliverables
* Strong decision making and problem solving skills
* Able to priorities tasks and workload in order of importance

**PERSONAL SUMMARY**

As a Team Leader from a Financial Services & Mortgage background, with over 7 years of valuable managerial experience of working for multinational company. Currently responsible for Project management, supervision and coordinating work of staff & external third parties, product planning and execution throughout the product lifecycle, including: gathering and prioritizing product and customer requirements, defining the product vision, and working closely with the IT, Mortgage sales, and support departments to ensure revenue and customer satisfaction goals are met.

**PROFESSIONAL EXPERIENCE**

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**OCWEN FINANCIAL SOLUTIONS PVT. LTD** (22nd Jan 2007 – 14th Oct 2013)

Ocwen Financial Solutions Pvt. Ltd. (Ocwen Financial) was established in the year 2001. Ocwen Financial is a wholly owned subsidiary of Ocwen Financial Corp, a diversified multibillion dollar financial services company. Ocwen Financial Corporation is a leading provider of residential mortgage and commercial mortgage loan servicing, special servicing and asset management services. Ocwen is the industry leader in servicing high-risk loans. Ocwen is a highly rated Special Servicer and prides itself on setting the standard for customer service, turnaround times and speed of resolution.

Driven by new challenges and working asa **Team Leader** in Payoff and Customer Service Department and handled the following tasks:

* Servicing of mortgage loans, preparing the final Payoff quote to pre-close the mortgage loan
* Providing strategic direction during the implementation of process
* To work as a single point of contact with the decision maker of the clients and the operation excellence team to ensure smooth implementation of projects
* To maintain excellent relationship with the top management of the clients and oversee the developments of project implementations and update the same with top management
* To establish and maintain relationship with strategic partners to develop more opportunities
* To assist operational excellence team with implementation of Lean Six Sigma, compliance and change management programs
* To work closely with the top management of the existing clients and their teams to understand the root cause of any arising issues and thereby implementing the correct solutions
* Managing client / investors’ expectations by ensuring the delivery of the highest quality and accurate Payoff quote and Reinstatement quote
* Handling new client / investors’ enquiries and acting as the face of the business
* Acting on client / investors’ feedback
* Preparing daily workloads for staff & coordinating the daily allocation of work
* Producing stage plans to get the assigned work complete from team members
* Analyzed the assigned projects and distributed tasks to the team members as per their area of expertise
* Motivating the team to achieve high standards and KPI targets
* Arranging & chairing weekly team meetings, focusing on targets and achievements
* Mentoring and training up junior and new staff
* Praise team members and creates a positive working environment
* To organize regular events, seminars, conferences and training sessions to create awareness and to build new pipelines
* Coordinating with Mortgage sales team (REO Loans) with their query
* Analyzing all relevant documents (Mortgage, Note, Prepayment Penalty Rider, Final Truth & Lending, Purchase and Sales Agreement) required for generating payoff quote
* Finalizing of Payoff quote as per the request of borrower enabling him to determine the exact amount of money that he requires to Payoff the loan with accuracy
* Handling all Freddie Mac loans on priority basis with Turnaround time (TAT) of two days
* Handling Turnaround time (TAT) of department on various reports
* Finalizing Payoff quote and Reinstatement quote of Freddie Mac loans on priority
* Handling State Timeliness report of Payoff quote and Reinstatement quote
* Organized training workshops to improve the performance of the members who were lagging behind in terms of performance
* Ensuring that the payoff quote reaches to the Borrower on priority basis & within Turnaround time (TAT) period
* Monitoring project risks and scope creep to identify potential problems and proactively identifying solutions to address them in advance
* Monitoring team performance
* Escalating promptly any issues that may impact loan processing
* Producing reports to get the current status of Payoff quotes and Reinstatement quotes
* Updating risk logs and doing risk assessment to get error free Payoff quote and Reinstatement quote
* Updating requests for change received from investors to generate Payoff quote and Reinstatement quote
* Making calls to Attorney’s for legal fees and costs of Foreclosure and Bankruptcy
* Working on various reports (i.e. Call Centre Service report of Payoff and Customer Service, Call Centre Service report of Freddie Mac and Call Centre Service report of State Timeliness)
* Ensuring all administrative and IT records are entered and updated correctly
* To conduct diagnostic assessment of the organizations to understand the criticality and complexity of the problems and to suggest the right solutions
* Preparing all reports of department and forwarding it to the Management.

**Summary of Achievements:**

* Successfully established and maintaining strong alliances with strategic partners and global mortgage servicer across the globe (mainly clients from USA) and thereby achieved more than 125% growths in less than a year
* Was successful in establishing and maintaining excellent relationship with Top Management and senior management of businesses from all sectors and all sizes throughout United States of America
* Helped in formulating the strategy of the company and setting key performance indicators required to achieve financial and non-financial objectives
* Reviewed all strategic projects for the company and ensure that these are implemented in a timely fashion and implemented well-defined processes to align business activities to company's vision and strategy of the organization
* Set the governance for performance management for various lines of business and created plans to evaluate them

**PROJECTS HANDLED OF INVESTORS**

* FREDDIE MAC
* CELNAR
* Saxon & Chase
* HOMEQ
* Goldman Sach
* HELOC
* Bank OF AMERICA
* LITTON Loan Servicing
* AURORA Loan Servicing
* Commercial Loans
* Homeward Loans.
* GMAC Rescap

**KEY COMPETENCIES AND SKILLS**

* Time Management
* Business development
* Project management
* Customer relationships
* Quality assurance
* Problem Solving
* Team Management
* Negotiating Skill
* Analytical Skill

**APPLICATIONS AND SOFTWARE USED**

* REAL Servicing
* CITRIX
* REAL Doc
* REAL Resolution
* Customize Image system (CIS)
* Image Viewer
* TOP Call
* MS Excel
* MS Word
* MS Outlook

**PROFESSIONAL CERTIFICATIONS & TRAINING**

* Project Management Professionals (PMP) attempted.
* Leadership Training
* Typing Speed 45 W.P.M.
* CIVIL DEFENCE BASIC COURSE GREATER BOMBAY from Mumbai.

**EDUCATION**

* **Bachelor of Commerce (B.Com) in Financial Accounting,**

**Auditing and Taxation**. **2002 - 2005**

University of Mumbai

* **Higher Secondary School Certificate** **2001 - 2002**

Maharashtra State Board

* **Secondary School Certificate** **2000**

Maharashtra State Board

**Performance Achievements:**

* Appraisal rating “B” in year 2012-2013
* Appraisal rating “B High” in year 2011-2012
* Appraisal rating “B High” in year 2010-2011
* Appraisal rating “B High” in year 2009-2010
* Appraisal rating “B” in year 2008-2009
* Appraisal rating “B” in year 2007-2008

**Personal Details:**

* Date of Birth  : 05th December 1985

* Sex : Male
* Nationality : Indian
* Marital Status : Married
* Language known : English, Hindi and Marathi



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