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| Logo  Description automatically generated  Candidate 80181  City Personnel  (401)331-2311   |  |  | | --- | --- | |  |  | |

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| **Work History** |

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| July 2021 - May 2022 | **Loan Closing Officer**  *Embrace Home Loans, East Providence, Rhode Island*   * Prepared a draft closing disclosure package and other necessary closing documents to ensure that final costs are set up and accurate for the borrower prior to closing * Communicated regularly with Title companies to approve a preliminary Housing & Urban Development (HUD)/fee sheet * Quality control review of executed legal documents to ensure validity and information accuracy * Managed your pipeline of assigned loans for closing and funding in a timely manner * Completed loan closing checklists to ensure that information is correctly presented on the closing disclosure package and other related documents * Reviewed and updated data in the software platform Empower, to ensure the accuracy of the loan closing package * Generated draft closing packages and send them to Title agents to match fees related to closing costs * Analyzed and adjusted the payoffs related to the assigned loans to ensure that the correct amounts are being represented * Reviewed the signed closing package for errors and update any errors as needed prior to the closing date |

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| April 2021 - July 2021 | **Sr. Representative, Fraud Department**  *Santander, East Providence, Rhode Island*   * Complied with all applicable federal regulations in the decision process * Created high-value customer service inbound queue line consistent with formal written functional procedures, and policies * Determined next action based on research results to mitigate fraud losses * Identified and escalated control issues and policy violations * Maintained and updated case management system for tracking fraud cases and relevant information * Provided exceptional service to internal and external customers * Provided support to Senior Fraud Specialists as needed |

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| July 2020 - January 2021 | **Fraud Operations Senior Analyst (Intern)**  *Citizens Bank, East Providence, Rhode Island*   * Responsibilities including reviewing claims filed by customers in a fast-paced environment * Analyze evidence from multiple financial applications and documentation to conclude the next steps based upon each scenario following Citizen's guidelines and Bank Regulations * Responsible for the review of claim materials to ensure their accuracy when determining the relevancy of claim submissions ensuring the recovery of misappropriated funds |

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| August 2016 - November 2019 | **Behavior Specialist**  *East Providence School Department, East Providence, Rhode Island*   * Planned and facilitated needs-based learning tools, resources, and educational materials to enhance teaching skills for children with different levels of disabilities between the age of 5 - 16 years old * Ability to communicate verbally and non-verbally with children to provide comfort, encouragement, and positive reinforcement * By employing Positive Behavior Support (PBS) techniques was able to daily maintain the children's challenging behaviors to create a more positive learning experience |

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| August 2015 - June 2016 | **Retail Associate**  *Metro PCS, Providence, Rhode Island*   * Actively engaged customers to provide general assistance and information on store merchandise * Reported to work early, checked low inventory, learned sales or special offerings, and became aware of store issues * Expressed to customers a passion for the company brand, products, services, and solutions * Energized and motivated in performing sales floor activities including merchandising and selling |

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| July 2015 - July 2019 | **Substitute Teacher Assistant**  *Northern Rhode Island Collaborative Lincoln, Rhode Island*   * Organized classroom materials to help teachers prepare for daily instruction and activities * Supported instructors with test administration, curriculum development, and grading * Working with students having both physical and mental disabilities was assistive in their daily care, their receptive learning, by utilizing hands-on instructional techniques and Positive Behavior Support (PBS) |

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| August 2014 - July 2015 | **Receptionist**  *Elmwood Orthopedic Rehabilitation Center, Providence, Rhode Island*   * Organized and scheduled office meetings as well as client appointments, effectively accommodating hectic agendas * Aggregated and prepared documentation and reports for office meetings, distribution, and filing * Monitored and screened visitors to verify accessibility to inter-office personnel * Drafted professional business memos, letters, and marketing copy to support business objectives and growth * Received business correspondence to correct departments/staff members |

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| **Education** |

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| March 2020 - January 2021  June 2014 | **Business Operations**  *Year Up, Providence, Rhode Island*   * Year Up is a leading one-year career development program with 250 corporate partners around the country; the program includes college-level courses, professional training, and a six-month internship * Accrue 200+ hours of hands-on training in Business Operations * Earned the equivalent of 31 college credit recommendations through the American Council on Education (ACE Credit); Relevant courses include Business Writing, Introduction of Customer Service, Public Speaking, Career Development, Computer Science, and Advance Customer Service   **High School Diploma**  *Central High School - Providence, RI* |

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| **Skills** |

**Languages:** Bilingual - English and Spanish

**Software:** Microsoft Office Suite - Word, PowerPoint, Excel, Outlook, Google Docs

**Skills:** Strong Interpersonal Skills, Communication Skills, Attentive to Detail, Collaboration

**Certifications:** Scrum Master (SMC), Teacher Assistant (Behavior Specialist), Help Desk Institute