
Loan Adjuster Resume

Job Objective

To obtain employment in a progressive organization as a Loan Adjuster where I can use my skills and aid in the growth of the firm.

Highlights of Qualifications:

- Wide experience with loan adjustment activities
 - Profound knowledge of business loans, collections and overdrafts and credit card processing
 - Solid understanding of delinquent consumer loans, deficiency balances and bankruptcy accounts
 - Skilled in effectively dealing with borrowers, attorneys and third parties
 - Familiarity with bank regulatory requirements
 - Amazing ability to analyze financial and statistical data
 - Immense ability to perform customer negotiations
 - Excellent follow-up and negotiation skills
 - Outstanding ability to handle multiple projects independently
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Professional Experience:

Loan Adjuster

Zions Bancorporation, Hartford, CT

August 2007 – Present

- Performed collection operations on delinquent accounts by calling and sending letters.
- Managed extensions of short-term loans.
- Followed-up on impound notices and assets seizures.
- Recommended repossession and charge-off for delinquent accounts.
- Created and maintained records of delinquent accounts.
- Performed adjustments to member loans such as payment plan maintenance, due date changes and closing of negative accounts.
- Resolved credit card related disputes.

Loan Adjuster

Fulton Financial Corporation, Hartford, CT

May 2004 – July 2007

- Informed customer about account delinquency and due payments.
 - Explained customers regarding repayment schedules.
 - Carried out skip tracing activities to ensure compliance with federal regulations.
 - Assisted in development of delinquency reduction and loss prevention programs.
 - Resolved delinquent matters and other account disputes.
 - Processed payment modification agreements and performed refinancing of credit cards.
 - Prepared monthly status reports of loan account portfolio for Manager's review.
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Education:

Bachelor's Degree in Business

Spring Hill College, Mobile, AL

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