

# Alvin Watkins

## **Compliance / Sales / Origination / Goal Crushing**

Driven by success, compliance, and the ethics to motivate and lead with a cross-functional approach that provides the ability to operate effectively with entry-level or executive. Forward-thinking and a focused professional with a consultative approach. with more than 10 years of customer experience in diverse financial and loan industries. The majority of my experience includes quality customer service skip tracing and compliance with federal contracts on portfolio accounts. Focused on great results

## **Core Strengths**

**Quality & Compliance - Skiptrace - Account Management  
Program Initiation - Analysis - Relationship building**

## **Professional Experience:**

### **AllTran Financial**

**Skokie, IL 5/2018 to 10/2020**

#### **Sr. AWG Specialist**

- Successfully collected on and closed a personal portfolio of more than \$5million of federal default loans using CRS software and Proprietary Titanium DMCS9, by consistently exceeding monthly goals by at least 180%
- Increased compliance and worked with borrower employers to initiate garnishment accounts on federally defaulted student loans. Analyzed consumer credit to help assist in final settlement resolutions to close federal default loan status and regain title IV eligibility.
- Collaborated with senior management on workflow strategies to increase AWG Garnishment Revenue by 20%

### **SRS Inc.**

**Rock Falls, IL 1/2018 to 5/2018**

#### **Customer Resolution Specialist**

- Successfully resolved a portfolio of federal default loans using BFrame and Artiva software and the Dept of Education DMCS9 system.
- Utilized skip tracing systems, techniques and strategies to increase collections and Garnishment efforts.
- Provided client contract knowledge and mentoring to new employees.
- Collaborate with senior management on work strategies and surpassed expected collection quotas on multiple clients.

### **Dovenmuehle Mortgage Inc.**

**North Aurora, IL 9/2015 to 7/2017**

#### **Call Center Supervisor / Collections**

- Forecasted the daily supervision and work direction for a team of 25 Collectors, manually, and through dialer automation utilizing Best Practices and keeping call abandonment below 2%.
- Implemented procedures that achieved and regularly maintained delinquency rate under 3%. Coached staff in the compliant and effective resolution of mortgage collections in order to reduce exposure and loss.

- Successfully managed a team of 40 collectors in legal compliance of the CFPB, FCRA, FDCPA, TCPA and other legal regulations, both direct and acted as liaison to virtual staff.
- Developed and collaborated on policies and procedures for efficient training, and execution of collection process for Collection Counselors and staff, leading to a measurable KPI increase in QA from 89% - 93% overall.

**ERS/U.S. Department of Education**

**Oak Brook, IL 9/2009 to 6/2015**

**Phase II Supervisor**

- Transformed a personal portfolio of more than \$1.5million of federal default loans using CRS software and Titanium DMCS, consistently exceeded goals by at least 100%.
- Developed and implemented a highly efficient skip tracing strategy to increase global collections, using Accurint, TLO, CBCInnovis , and Clear systems.
- Coached and supervised teams up to 18 representatives, provided mentoring to new and core employees. Fostered skills in team building, allowing confidence, and minimal attrition. While successfully achieving \$200K+ in personal fee generation quarterly and providing quality service.
- Collaborated with senior management on workflow strategies and key lean / 6 Sigma production projects to reduce wasted time by 30%. Also, bolstered individual fee generation by 6%

**ACE Mortgage/MLD Direct/ American Bank**

**Downers Grove, IL 8/2007 to 8/ 2010**

**Senior Mortgage Broker/Banker**

- Managed pre-qualifying and refinancing loan programs for individuals to secure residential, commercial and governmental loan products. Analyzed credit profiles.
- Developed customized client proposals for best loan products based on in-depth credit, financial, and escrow analysis utilizing Calyx and DO & LP computer systems.
- Worked collaboratively with clients and processing team to ensure federal and state compliance Managed over 20 client files monthly, resulting in more than \$2 million in loan closings.

**Certifications / Education**

**NMLS SAFE Mortgage Licensing Act Certified 2020**

**Applied Measurement Professionals Inc.**

**Illinois Life Insurance Licensed**

**ACA International FDCPA Certification**

<b>Waubensee College Aurora, IL</b>	<b>LLU Online</b>	<b>Columbia College Chicago, IL</b>
Marketing Focus	Business Mgmt.	Music/Management
2017-2022*	2016-2017	1995-1997

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