

## Summary

### **24 years of combined career experience**

- 24 years working within a call center environment (50-2400 people)
  - 21 years of various analytics (data, mortgage, reporting, strategic) using Excel, Google Sheets, Alteryx, Business Objects (BO)
  - 19 years of reporting & modeling
  - 10 years of mortgage servicing and underwriting
  - 9 years of data forecasting
  - Excel & Sheets Power User (advanced to expert level, 22 years)
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## Experience

### 2015-Current

#### **Design & Measurement Lead, Workforce Management Lead**

Nielsen; Remote

- Obtain & dissect datasets of all sizes across reports and platforms.
- Clean, analyze, forecast, and model data to be able to “tell the story” to anyone, regardless of knowledge of the project or scope (Excel, Google Sheets, Access, SQL, various applications, etc.).
- Identify error(s) and waste in processes using Lean Six Sigma principles.
- Enhance and improve current reports and tools as needed.
- Maintain Workforce Management needs in a call center spanning up to 2400 employees, 60 teams, 8 locations, and 2 countries (onboarding, offboarding, forecasting, scheduling, optimization, etc.).

### 2013-2015

#### **Owner**

Nowak Enterprises; Palm Harbor, FL

- Small company working with business liquidation, overstock, and consulting.
- As a single-owner entity, need to execute all elements involved with business and ownership.

### (Contract Project) 2012-2012

#### **Proficiency Coach on the OCC Independent Foreclosure Review (IFR) Project**

Consultant for Bank of America; Tampa, FL

- Primary function to directly support Claims Researchers (CRs) in need of assistance.
- Served as first channel for escalated questions and issues.
- Reviewed and approved rebuttals from CRs to project’s QA department.
- Created and facilitated a 3 week training period for new hires for on tests, systems, process, project, and day-to-day flow using classrooms, virtual labs, meeting presentation, and LiveMeeting.
- Worked alongside 11 other Proficiency Coaches to support the entire Claims Researcher III population (approximately 200 CR3s).

2003 - 2010

**Modification Underwriter / Loss Mitigation Specialist / Asset Manager**

GMAC Mortgage; Dallas, TX

- Reviewed incoming packages for qualification of loan workout based on homeowner's needs. Evaluate homeowner's scenario for appropriate action. Underwrite workout assuring financial profile mirrors documentation noted in application for audit. Calculate front and back-end DTI to see if limits conform to HAMP guidelines and/or if any further eligibility may be possible. Review for non-HAMP workout if appropriate.
- Performed routine daily follow-up calls to homeowners for return of executed documents or missing documents from incomplete packages and advise of workout status (approval/denial).
- Maintained contact and rapport with Investors and Master Servicers by ensuring proposed workouts are the best solution for investor and mortgage insurance agency while adhering to guidelines. Submit Asset Plans to Investor for approval on loans not bearing delegation. Provide NPV scenarios and comparisons as requested.
- Maintained daily, weekly and monthly report to ensure SLAs and goals are met.
- Ensured prompt completion of process for resolution of borrower's hardship.
- Assisted management with projects and ad-hoc reporting as needed.
- Reviewed/audited problematic, sensitive or 'high-touch' accounts for a unique or specialized approach as necessary.

2000 - 2003

**Collections Team Lead**

*VanRu Credit Corporation; Largo, FL*

- Performed routine collection call to delinquent borrowers on defaulted student loans.
- Followed up with borrowers who were currently on programs to become current making sure terms were being met.
- Assisted with training new associates and coaching current associates.
- Weekly monitoring and assessment of 6 employees including performance metrics, goal setting, portfolio management and trends.
- Submission and follow-up to Private and Federal Consolidation applications of defaulted borrowers of state guaranteed loans (CSLF, FDOE & TSAC).

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**Accomplishments**

- Assisted with transition of investor loan portfolios to new office and staff by preparing, scheduling and deploying training and education on Investor processes and requirements.
- Prepared and facilitated launch of (MortgageServ) servicing system training in both labs and side-by-side environments.
- Responsible for sensitive loans such as escalated, litigated, state complaints and discharged loans.
- Frequently took on several projects to assist management with new strategies for cash flow, servicer performance, and production.
- Created numerous pilots of various facets.

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**Certification & Education**

**Computer Networking & Administration, St. Petersburg College**

**Lean Six Sigma, Greenbelt (ASQ, 2017)**

**CompTIA A+ (2013)**

**Microsoft MCP-S (2012)**

**Microsoft MTA-SA (2011)**