

[CANDIDATE NAME]

[City, State] | [Phone] | [Email] | [LinkedIn URL]

**FINANCIAL SERVICES OPERATIONS & CLIENT SERVICES PROFESSIONAL | MORTGAGE & LOAN OPERATIONS |
MULTI-OFFICE OPERATIONS LEADERSHIP | REMOTE TEAM MANAGEMENT**

PROFESSIONAL SUMMARY

Financial services operations and client services professional with 27 years across mortgage operations, multi-site healthcare administration, and property restoration documentation. Earlier career includes loan officer and branch operations management across three state markets before the 2008 mortgage industry restructuring reshaped the residential lending market. Since then, built 17 years of operations, billing, client service, and office administration experience across regulated, client-facing environments, including \$1M+ annual operating budget administration, multi-office inspection readiness, insurance documentation, billing coordination, aging reports, and intake-to-payment workflows. Positioned for remote financial services operations, mortgage support, account services, loan processing, fulfillment, and post-close roles where accuracy, client communication, documentation control, and workflow follow-through are the work.

CORE COMPETENCIES

Loan Processing | Mortgage Operations | Post-Close Support | Loan Administration | Client Services Management | Account Services | Claims Documentation | Billing Coordination | Insurance & Carrier Coordination | Regulatory Documentation | Aging Reports & Receivables | Collections Management | Intake-to-Payment Workflows | Fulfillment Operations | Remote Team Leadership

PROFESSIONAL EXPERIENCE

Client Experience Coordinator

[Month YEAR] – [Month YEAR]

[Property Restoration Firm] | [City, State]

- Ran the regional office with end-to-end accountability for *400+ property restoration files annually* across insurance carriers, third-party administrators, and homeowners, maintaining intake-to-payment workflow continuity with no unresolved escalation backlog.
- Served as single point of contact for adjusters, carriers, and homeowners across the file lifecycle, protecting payment timing on *\$1.5M+ in disputed and supplemental claims* through documented communication standards.
- Cut documentation rework and payment delays by *30%+* by moving compliance review to the earliest stage of the file, ahead of submission rather than after escalation.
- Built daily market analysis routine tracking carrier behavior, claim trends, pricing changes, and supplement patterns, preventing *\$50K+ in denials and timely-filing misses* downstream.
- Operated across industry documentation, billing, and TPA workflow platforms across *4+ portals*, sustaining accuracy under high file volume.

Collections Manager

[Month YEAR] – [Month YEAR]

- Worked an aging book of *\$800K+* across the company's property restoration files, escalating delinquencies and recovering payments through carrier, TPA, and homeowner channels at a *90%+ recovery rate within 60 days*.
- Reconciled disputed claims and payment delays by matching submitted documentation against carrier and TPA requirements, recovering *\$250K+ in delayed receivables* across the tenure.
- Cleared *\$150K+ in legacy aging* inherited at the start of the role, building the carrier and adjuster relationship baseline that supported the subsequent promotion to Client Experience Coordinator.

Operations Manager

[Month YEAR] – [Month YEAR]

[Rehabilitation Practice] | [City, State]

- Directed operations for the rehabilitation practice with accountability for policy, regulatory compliance, and budget across *18 clinical and administrative staff* spanning three offices, with intake, billing, scheduling, and clinical operations under unified leadership.
- Administered an annual operating budget of *\$1.8M* with controls that held burn rate inside *3% of plan* across six consecutive years, avoiding overages and supporting expansion into a second location.

- Passed *12 consecutive semi-annual* state health care administration reviews with *zero findings*, securing licensure and operational eligibility across the full tenure.
- Oversaw insurance pre-authorization and billing operations, validating claim submissions against carrier requirements and clearing *90%+ of denials inside timely-filing windows*.
- Resolved *200+ coverage disputes annually* across hospital, physician, and insurance channels, protecting revenue continuity and reducing aged claim write-offs.

Medical Assistant, Billing and Administrative Operation
[Medical Practice] | [City, State]

[Month YEAR] – [Month YEAR]

- Owned medical billing for the practice, submitting *2,500+ insurance claims annually*, posting payments, and resolving carrier disputes that protected practice cash flow at *\$400K+ in annual collections*.
- Launched a patient acquisition outreach program through community events, physician referral channels, and direct mail to local zip codes, generating *200+ new patient intakes* across the program lifetime.
- Maintained patient records and documentation in line with practice protocols and state regulatory standards, sustaining audit-ready files across *6 years* of HIPAA and state health department compliance requirements.
- Coordinated daily intake workflow alongside two physicians and a four-person team, processing *30+ patient files daily* through scheduling, documentation, and insurance verification stages.

Branch Operations Manager
[Mortgage Consulting Firm] | [City, State]

[Month YEAR] – [Month YEAR]

- Headed the branch loan office's operations infrastructure, managing processing, title coordination, compliance, and closing workflow across *\$15M+ in annual residential mortgage volume*.
- Trained branch staff on loan processing procedures, title coordination, and compliance protocols, lifting closing throughput by *20%+ across the tenure*.
- Drove branch recruitment end to end across job listing, sourcing, screening, interviewing, reference verification, and onboarding for *15+ branch staff* hired across the five-year tenure.
- Partnered with the title department to expedite closings, standardizing handoffs between origination, processing, and title teams and reducing average closing cycle by *5+ days*.
- Created branch intake and application qualification operations that sustained steady file flow across the *2004 to 2009 market cycle*, including the 2008 mortgage industry restructuring period.

EARLIER CAREER

Loan Officer Manager / Loan Officer
[YEAR]
[Mortgage Firm] | [Three State Markets]

[YEAR] –

Carried licensed mortgage origination roles across three state markets. The 2008 regulatory restructuring (federal licensing requirements and per-state recertification) prompted the transition out of financial services and into healthcare operations management.

EDUCATION

[University Name] | [City, State] | Urban Studies | [Degree, Year]