

Victor Ramirez

Loss Mitigation Specialist

Loss mitigation specialist with 4 years in mortgage servicing, managing a pipeline of 120 delinquent homeowners at a Dallas loan servicer. Reviews income, hardship and property data for loan modifications, forbearance plans, repayment plans and short sales under Regulation X timelines. Keeps borrower files complete in Excel, Word and Outlook so every decision goes out on time.

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 Dallas, TX

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Experience

Loss Mitigation Specialist 02/2024 - Present

Lone Oak Mortgage Servicing Dallas, TX

Mortgage servicer with 260,000 FHA, VA and conventional loans.

- Manage a pipeline of **120** delinquent borrowers from application through final loss mitigation decision.
- Complete income analysis and hardship review for loan modifications, approving about 35 trial plans a month.
- Meet Regulation X review timelines on 100% of complete applications, with no findings in 2 internal audits.
- Negotiate short sales and deeds in lieu with agents and investors, completing 18 short sales in 2025.

Mortgage Collections Representative 06/2022 - 01/2024

Cedar Springs Mortgage Services Irving, TX

Mortgage subservicer with 90,000 loans for banks and credit unions.

- Contacted 90 borrowers a day on FHA, VA and conventional mortgage loans between 15 and 90 days past due.
- Set up repayment plans for 50 borrowers a month, with 80% completing the plan and returning to current status.
- Explained forbearance and modification options and sent loss mitigation packages to 60 borrowers a month.
- Documented every contact under RESPA and FDCPA rules, scoring 96% on monthly compliance reviews.

Skills

Loss Mitigation

Loan Modifications

Forbearance Plans

Short Sales

Income Analysis

Regulation X

RESPA

Excel

Word

Outlook

Education

Bachelor of Business Administration
05/2022
University of North Texas
Denton, TX
Finance