JASON JOSEPH

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Parma, OH

EMPLOYMENT

Department of Veterans Affairs Cleveland Regional Office - Regional Loan Center, May 2007-present

*Rated Outstanding for Fiscal Years 2013 – 2019*

Loan Technician GS 11-07, August 2012 – Present

* Completed adequacy of service reviews to ensure mortgage companies are following VA policies and procedures.
* Contacted servicers and Veterans as needed to ensure all alternatives are considered in an effort to avoid foreclosure.
* Initiated loss mitigation options as necessary.
* Conducted post audit reviews to ensure servicers are fully complying with their servicing of VA loans and that any payments issued are warranted.
* Reviewed servicer incentive payments for successfully completing loss mitigation options to ensure payment is justified.
* Completed early payment default and suspicious loan modification reviews to determine that loans are underwritten per VA guidelines.
* Analyzed servicer claims submitted for accuracy of liquidated loans payments.
* Reviewed transfer of custody and conveyance of liquidated loans for accuracy and approval of acquisition cost.
* Made determination of servicer appeals for VA decisions that may not have been warranted.
* Issued bill of collection upon determining servicer was improperly paid for services rendered.
* Ensured that all Veteran interactions are documented in case notes so there is a record of all activity for the loan.
* Received inbound calls and emails from servicers and Veterans to ensure all questions or problems are resolved in a timely fashion.
* Processed Quit Claim Deeds to ensure properties wrongly transferred to the VA are properly returned to the servicer.
* Prepared PowerPoint presentation for Adequacy of Servicing Roundtable for section training conducted in June 2016.
* Served as tester for redesign of servicing system that went live on May 28, 2019 and continued to provide ongoing support as needed for system enhancements and remediation’s.
* Assisted with training and development of newly hired employees as well as served as an unofficial mentor.
* Provided overview of position for other division employees in local employee development program as part of their individual development plan.

 Management Analyst GS 11-03, March 2010 – August 2012

 *Rated Fully Successful Fiscal Years 2010 – 2012 (rated exceptional for three of four criteria for FY 2011).*

* Reviewed systematic analyses of operation and internal controls of a business lines' performance; made recommendations for improved oversight.
* Monitored division performance to assist management in identifying areas of weakness.
* Conducted random audits for quality assurance purposes.
* Coordinated set-up for town hall meetings of the regional office.
* Oversaw all congressional correspondence for the regional office and ensured each Veteran's inquiry is answered in a timely fashion.
* Reviewed and updated regional office circulars that outline various aspects of operation.
* Ensured all deadlines of the regional office are met in time.
* Served as team member for regional office's hosting of a semi-annual leadership conference.
* Coordinated regional office's action planning in response to annual All Employee Survey.
* Assisted in coordinating roll-out of a work-at-home pilot for regional loan center's loan administration section.

EMPLOYMENT – CONTINUED

Department of Veterans Affairs Cleveland Regional Office - Regional Loan Center, continued

Management Analyst GS 11-03, March 2010 – August 2012

* Assisted in planning for consolidation and remote management of Manchester regional loan center's operations into Cleveland regional loan center.
* Coordinated bi-monthly employee brown bag luncheons with Director and Assistant Director.
* Served as back-up for other office members.
* Assisted in fact finding session regarding allegations of improper handling of Veteran's notices of disagreement with rating decisions.
* Assisted in fact finding session regarding allegations of improper handling of Veteran's notices of disagreement with rating decisions.
* Helped design regional office's web portal to improve communication between management and employees.
* Assisted in preparation for regional office's continuity of operations plan.
* Recorded notes for management meetings as necessary.

Assistant Loan Technician GS 09-02, October 2008 - March 2010

*Rated Fully Successful for Fiscal Year 2008; Outstanding for Fiscal Year 2009.*

*Missed no ACD calls for Fiscal Years 2008 – 2010.*

* Completed adequacy of service reviews to ensure mortgage companies are following VA policies and procedures.
* Contacted servicers and Veterans as needed to ensure all alternatives were considered in an effort to avoid foreclosure.
* Serviced loans on exception only basis.
* Initiated loss mitigation options as necessary.
* Conducted post audit reviews to ensure servicers were fully complying with their servicing of VA loans and that any payments issued were warranted.
* Reviewed servicer incentive payments for successfully completed loss mitigation options to ensure payment was justified.
* Completed early payment default and suspicious loan modification reviews to determine that loans were underwritten per VA guidelines.
* Analyzed servicer claims submitted for accuracy of payment of liquidated loans.
* Reviewed transfer of custody and conveyance of liquidated loans for accuracy and approval of acquisition cost.
* Made determination of servicer appeals for VA decisions that may not have been warranted.
* Issued bill of collection upon determining that servicer was improperly paid for services rendered.
* Ensured that all Veteran interactions were documented in case notes so there was a record of all activity for the loan.
* Received inbound calls and emails from servicers and Veterans to ensure that all questions or problems were resolved in a timely fashion.

Loan Specialist GS 09-01, May 2007 - October 2008

*Rated Fully Successful for Fiscal Year 2007.*

* Supplementary serviced delinquent VA loans to determine reason for default and attempt to initiate interventions or alternatives to foreclosure.
* Issued bidding instructions for use in conjunction with upcoming foreclosure sales within defined timelines.
* Processed servicer claims for accuracy to ensure payment of liquidated loans.
* Monitored assigned cases to ensure that most current up-to-date information was available for review.

EMPLOYMENT - CONTINUED

Department of Veterans Affairs Cleveland Regional Office - Regional Loan Center, continued

Loan Specialist GS 09-01, May 2007 - October 2008

* Issued interest cutoff date to protect government interest in loans that were deemed insoluble, seriously delinquent or under bankruptcy protection.
* Coded Notice of Default and Notice of Intent to Foreclose forms within defined timelines to ensure adequate servicing of loans.
* Monitored initiated loss mitigation interventions monthly and alternatives to foreclosure for status of successful completion.
* Monitored seriously delinquent loans monthly to determine their current status.

EDUCATION

BSBA, Management, May 2004; (Accredited by AACSB - International)

Ohio Northern University, Ada, OH

Cum GPA: 3.27/4.00

Dean’s List

Associate of Arts, May 2002

Cuyahoga Community College Western Campus, Parma, OH

Cum GPA: 3.47/4.00

Dean’s List

 **Diploma**, June 2001

Strongsville High School, Strongsville, OH
Cum GPA: 3.56/4.00

Honor and Merit Roll

SKILLS/ACTVITIES

Wahoo Club, 2008 - Current

United States Bowling Congress, 2005 - Current

American Bowling Congress, 2000-2005