

Roberto Rivera

Biography

Roberto Rivera is a nationally recognized loss mitigation consultant, professional speaker, and thought leader in loan modifications and home retention. With 20 years of experience in the mortgage and real estate industries, he has successfully modified loans for more than 1,500 homeowners, brokered hundreds of mortgages, and processed over 700 real estate transactions.

Since founding RR Compliance Consulting in 2009, Mr. Rivera has established a reputation among the legal industry as the "go-to" consultant for loss mitigation. He has worked with more than 50 real estate and bankruptcy attorneys in nine states across the country, and achieved a success rate of 99+% in securing favorable outcomes for homeowners seeking loan modifications.

Mr. Rivera is unparalleled in his knowledge of government initiatives, industry regulations, and banking policies regarding home retention programs. Through detailed analysis of successful loan modifications, he has uncovered proprietary processes, formulas, and algorithms used by financial institutions in determining case outcomes. He has also applied Regulations X and Z to deepen his understanding of bank programs and opportunities.

As a sought-after leader in loan modifications, Mr. Rivera has served as a keynote speaker and presented at numerous high-profile industry events and training programs, including multiple appearances at Max Gardner's Bankruptcy Boot Camp, Max Gardner's Consumer Defense Academy, and seminars sponsored by RR Compliance Consulting. Mr. Rivera has also conducted industry training programs with a former Ohio Attorney General. Topics of his trainings and presentations have included Loss Mitigation, Loan Modifications, and Regulations X and Z.

Much of Mr. Rivera's success can be attributed to his vast experience and relentless pursuit of knowledge in all aspects of home retention from initial application through appeal and successful disposition. He is well-versed in Non-GSE HAMP Tier I & II, GSE HAMP, GSE Standard & Streamlined Modifications, FHA HAMP & Non-HAMP Modifications, and VA, USDA, and FDIC Modifications. In addition, he is experienced in modifications performed in conjunction with settlements but not limited to the National Mortgage Settlement.

Prior to establishing RR Compliance Consulting, Mr. Rivera served as a Mortgage Broker for three firms for more than 10 years. Here, he cultivated strong relationships with major financial institutions, learning the policies, preferences, and risk tolerances of individual banks. He assessed his clients' financial backgrounds and secured appropriate mortgages.

As a Licensed Real Estate Agent in Florida, Mr. Rivera managed all aspects of the real estate process from acquisition through renovation and sale.

Roberto Rivera was born in St. Croix, Virgin Islands, and is a proud veteran of the United States Marine Corps.