

Roberto Rivera

(212) 470-1818 ■ rrivera0424@outlook.com

Loss Mitigation Consultant

Loan Modifications ■ Mortgage Operations ■ Consulting ■ Training ■ Real Estate ■ Sales

Nationally recognized loan modification specialist, consultant, and leader with 20 years of experience in the mortgage and real estate industries. Successfully modified loans for 1,500+ homeowners, brokered hundreds of mortgages, and processed more than 700 real estate transactions throughout career. Requested by numerous real estate attorneys, consumer advocates, and thought leaders to conduct seminars and training programs on loan modification programs.

Professional Experience

LOSS MITIGATION CONSULTANT

RR Compliance Consulting, Freehold, NJ ■ 09/2009 - Present

Provide comprehensive loss mitigation consulting services to aid homeowners in securing loan modifications in cases of pending foreclosures. Serve as a professional resource for a network of 50+ real estate and bankruptcy attorneys throughout nine states across the country (FL, NV, CA, OH, NC, ME, MA, NY, NJ). Navigate through a complex web of regulations, laws, and programs to protect the interests and rights of homeowners.

- **Achieved a 99+% success rate in securing favorable outcomes for homeowners and avoiding foreclosures.** Managed cases for 1,500+ clients, 90% of whom have unsuccessfully applied for mortgage loan modifications in the past. Developed a reputation in the legal community as the go-to consultant in modifications.
- **Conduct in-depth assessments of homeowners' financial backgrounds, credit scores, employment records and other factors to formulate loss mitigation strategies.** Develop creative solutions to avoid foreclosures, modify loans, and place homeowners in appropriate programs.
- **Develop a detailed and up-to-date understanding of government loan modification programs and banks' proprietary programs.** Maintain a thorough knowledge of banks' foreclosure policies, application processes, loan calculation methodologies, and risk tolerances.
- **Reverse-engineer successful loan modifications to uncover criteria and data used in the decision-making process.** Research and analyze published/unpublished laws, programs, and requirements. Implement Regulation X and Regulation Z to uncover undisclosed information, criteria, and programs from servicers.
- **Planned and conducted seminars for attorneys and their staffs in the loan modification process.** Served as guest speaker and trainer for Max Gardner, one of the most recognized and respected consumer advocates in the nation. Performed trainings with former Ohio Attorney General on loss mitigation and Regulations X and Z.

MORTGAGE BROKER

Northstar Funding, 2014-2015 ■ Real Estate Mortgage Network, 2013-2014 ■ Best Mortgage, 2000-2009

Established a successful, decade-long career in the mortgage industry by developing an intricate understanding of the preferences, policies, and risk tolerances of major financial institutions and community banks. Assessed clients' needs and shopped loans to appropriate banks. Developed innovative solutions to complex credit challenges.

LICENSED REAL ESTATE AGENT (Florida)

RL Enterprises, Boca Raton, FL ■ 1996-2009

Managed all aspects of the real estate process from acquisition through renovation and sale. Purchased, marketed, and sold more than 400 units and completed 700+ real estate transactions at all levels.

References are available upon request.

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Addendum: Professional Presentations

Presenter, trainer, and keynote speaker for numerous high-profile industry events/programs. Presentations included:

- **Keynote Speaker**, Loss Mitigation: [RR Compliance Consulting, Portland](#), OR, 04/19/2016
- **Keynote Speaker**, Regulation X & Z: [Max Gardner's Consumer Defense Academy, Shelby, NC](#), 01/30/2016
- **Keynote Speaker**, Intro to Regulations X & Z/Loss Mitigation: [RR Compliance Consulting](#), Chicago, IL, 12/05/2015
- **Speaker & Attendee**: [Max Gardner's Bankruptcy Boot Camp, Shelby, NC](#), 11/19/2015
- **Keynote Speaker**, Regulation X: [Max Gardner's Consumer Defense Academy](#), New York, NY, 08/08/2015
- **Speaker & Attendee**: Re-Boot, Chicago, IL, 07/16/2015
- **Keynote Speaker**, Loan Modification Processor Training: [RR Compliance Consulting](#), Elizabeth, NJ, 06/27/2015
- **Speaker & Attendee**: [Max Gardner's Bankruptcy Boot Camp](#), Chicago, IL, 05/21/2015
- **Keynote Speaker**, Intro to Regulation X & Z/Loss Mitigation, [RR Compliance Consulting](#), Irvine, CA, 05/16/2015
- **Keynote Speaker**, Intro to Regulation X & Z/Loss Mitigation, [RR Compliance Consulting](#), West Palm Beach, FL, 04/11/2015
- **Speaker & Attendee**, [Max Gardner's Bankruptcy Boot Camp](#), Shelby, NC, 10/30/2014
- **Speaker & Attendee**, Regulation X: [Max Gardner's Consumer Defense Academy](#), Shelby, NC, 10/17/2014
- **Speaker & Attendee**: [Max Gardner's Bankruptcy Boot Camp, NC](#), 07/17/2014