

CARL F. LOCHSTAMPFOR, JR.

[LinkedIn](#) | [GitHub](#): CLochstampfor60 | [Portfolio](#) | [CodeWars](#): CLochstampfor60

Qualifications

Customer Service and Tech professional experienced working in fast-paced environments demanding strong organizational, technical, and interpersonal skills. Results-driven top performer with a stellar record of meeting and exceeding corporate goals, surpassing customer expectations, upholding impeccable quality standards, and operational excellence. Reputation for integrity, reliability, and professionalism. Strong communication, presentation, negotiation, and time-management skills; able to interact and collaborate with individuals from all organizational levels. Detailed-oriented and resourceful in completing projects; able to lead others and manage multiple projects effectively. Core strengths include:

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|------------------------------|----------------------------|------------------------------|
| ➤ Leadership & Collaboration | ➤ Training & Development | ➤ Analytical Problem Solving |
| ➤ Project Management | ➤ Customer Retention | ➤ Relationship Management |
| ➤ Organizational Planning | ➤ Computer/Technical Savvy | ➤ Process Flow/Improvement |
| ➤ Regulatory Compliance | ➤ Budgeting and Reporting | ➤ Data Research & Analysis |
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Experience Highlights

Customer Service & Reception

- Served mortgagors by reviewing loss mitigation applications for approval and determined what was needed to keep families in their homes and prevent foreclosures.
- Analyzed client needs and assets, identified financial goals and requirements, proposed solutions, and implemented effective strategies that built wealth and protected income.
- Exceeded standard bank benchmarks and maintaining a 95% job performance level while assuming and managing triple the average assigned portfolio.
- Consistently averaged 97% on Quality Right Party Contact Monitoring Reports that comply to Office of the Comptroller of the Currency Consent Orders.
- Volunteer Satisfaction Rating: 98.6%; Quality Rating: 98%; Completion Time: 97%.

Management & Supervision

- Cultivated and maintained strong working relationships and partnerships that result in increased brand awareness, favorable client experience, and heightened production.
- Directly trained and mentored the newly hired Loan Processors and Underwriters in assisting with the completion of new loan applications and following up with clients.
- Oversaw the building and rehabilitation of 100+ Duval County homes, as well as a \$1.2M housing project (Paris Villages).
- Led 150+ daily volunteers throughout a wide range of construction tasks that included framing, house wrap and windows, siding, painting, landscaping, punch-outs, roofing, interior/exterior trim, cabinets, soffit, ceramic tile, and laminate flooring.
- Collaborated on job sites with a wide range of construction volunteers from all backgrounds, cultures, and organizational levels such as Corporate Executives of Fortune 500 companies, data entry clerks, accountants, military personnel, high school and college students, construction professionals, as well as court-ordered individuals.

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Administrative and Tech Support

- Maintained knowledge and ensured strict compliance with industry program requirements, underwriting guidelines, financial regulations, market conditions, and Fair Lending practices.
 - Calculated and negotiated home retention and liquidation options: collaborated with investors, insurers, attorneys, mediators, and agents to avoid foreclosures and reduce corporate losses.
 - Managed loss mitigation portfolio accounts that met demanding deadlines and quality testing, exceeding investor perfection rate requirements by 30%.
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Professional Experience

Cardinal Housing, LLC; Jacksonville, FL	<i>Property Management</i>	2012 to 2024
BlueHub Capital (SUN); Boston, MA	<i>Foreclosure Relief Underwriter</i>	2021 to 2022
EverBank & TIAA Bank; Jacksonville, FL	<i>Loss Mitigation Underwriter</i>	2017 to 2021
Primerica Financial Services; Jacksonville, FL	<i>Independent Sales Agent</i>	2014 to 2017
EverBank & Ditech Financial; Jacksonville, FL	<i>Relationship Manager</i>	2011 to 2014
AmeriCorps Habitat for Humanity; Jacksonville, FL	<i>Construction Team Leader</i>	2009 to 2011

Education & Skills

Old Dominion University (Online)	<i>Cybersecurity</i>	Present
TrueCoders; Birmingham, Alabama (Online)	<i>Software Engineering</i>	Present
Virginia Peninsula Community College	<i>Cybersecurity</i>	2024
Jax Code Academy; Jacksonville, FL	<i>Web Development</i>	2023 Graduate
Florida State College; Jacksonville, FL	<i>Paralegal Studies</i>	2017-2018
Roanoke College; Salem, VA	<i>Bachelor of Arts, Criminal Justice & Philosophy</i>	2009 Graduate

Proficient in Microsoft Office Suite (Word, Excel, and PowerPoint), and Windows 7, 8, 10, 11.

Software Engineering Programs: HTML, CSS, JavaScript, Bootstrap, Node, PHP, MySQL, .NET, SQL Databases, REACT, Visual Studio Community 2022 and Studio Code, C#, GitHub.

Real Estate & Mortgage Servicing Software Programs: MSP, Encompass, EVARS (HUD/FHA underwriting platform); VALERI (VA platform); FNMA's HSSN and FHLMC's Workout Prospector Underwriting Platforms; CAIVRS; PACER; SCRA; Loansphere/Black-Knight; Neighborhood Watch; LexisNexis.