

# Karlene Dunkley

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## **PROFILE:**

Highly qualified, tenacious and accomplished professional with strong business acumen and knowledge of regulatory compliance, business management and customer service. Currently seeking a new and challenging opportunity in which to apply and broaden diverse, inclusive, cultural, and professional work environment

## **EXPERIENCE:**

PHH Mortgage Corporation/Ocwen Financial Corp

2020 - 2022

### **Specialist, Licensing and Exam Management**

- Complete initials and renewal application to acquire licensure or permits for individuals
- Monitor and ensure a response is provide to State's regulator's request in a timely manner
- Communicate and coordinate with the Licensing Business Unit to ensure individuals are fully licensed
- Request and arrange for Licensees to complete pre-education to acquire licensure
- Coordinate with Licensee(s) about matters relating to licensing, including fingerprinting, documents, disclosures, and personal information, etc.
- Identify States' prerequisites set forth in obtaining originators licensure
- Complete initials and renewal application to acquire individual licensure
- Coordinate with Licensees to request and complete continuing education
- Periodically perform compliance checks to ensure MLO information is accurate in NMLS and employee files
- Maintain tracking system to monitor for deadlines and due dates of various filings and renewals, including license and surety bond spreadsheets

Ocwen Financial Corporation

2016 – 2020

### **Administrator, Licensing and Exam Management**

- Identify States' prerequisites set forth in obtaining licensure
- Complete initials and renewal application to acquire licensure,
- Ensure and maintain timely and accurate filings for license applications
- Monitor, Ensure and respond to State regulator's request in a timely manner
- Coordinate with Senior Executives about matters relating to licensing, including fingerprinting and personal information
- Prepare and submit city/county and state license filings for branch office openings, closings and address changes. Identify changes to filing requirements and provide updates to management.
- Monitor and renew existing company, branch, and loan originator licenses. Provide guidance to Loan Officers, Branch Managers, Production, and Servicing regarding licensing matters
- Addressing inquiries and deficiencies identify by licensing authorities
- Communicate with States' regulators to resolve matters or issues that may arise
- Prepare and file Quarterly, Annually, Semi-annual financial reports pertaining to licenses
- Provide the necessary documentation for both internal and external auditors
- Establishes and maintains policies and procedures to ensure compliance with governmental regulators
- Coordinate with other BUs to obtain information to assist with completing reports
- Coordinate with regulatory exam activity as required
- Understand and facilitate education and exams process for mortgage loan originators
- File notifications and annual reports with state banking departments
- Assist in other compliance or research projects as need

Ocwen Loan Servicing, LLC

2012 - 2016

**Contract Management Coordinator**

- Process and monitor standard foreclosure proceedings on mortgage loan files
- Ensure assigned foreclosure loans are handled in accordance with company policies and procedures, investor guidelines, state laws, and federal regulation
- Develop relationships with several attorney firms in each state and monitor their foreclosure timelines to ensure counsel is completing foreclosure milestones timely, and communicate with attorney firms, when necessary,
- Monitor the foreclosure process to ensure the loans/file is being worked and proceeds to sale in a timely manner
- Monitor the preparation and execution of all documents related to the foreclosure action
- Produces error free work material by assuring data and documents are consistent, error-free, formatted properly, and be in compliant to the system of records, investor, state and federal verbiage requirements
- Review various types of documents for court proceedings pertaining to mortgage servicing
- Reviewed various Foreclosure documents and compared to the system of records
- Review and audit a variety of documents for court proceedings pertaining to servicing mortgage loans
- Review, execute and file various Bankruptcy proceedings (POC, SPOC, TOC, MFRs, Affidavits, etc.)
- Notarization of legal document while ensuring they meet all state notary guidelines
- Communicated, trained others internal and external on documents to be executed
- Communicate with Investors, Vendors, Attorneys, other Business Units, Legal and Senior leadership to manage cases toward resolutions.

Marshall C. Watson, Ft. Lauderdale, FL

2011-2011

**Paralegal**

- Reports/Handles information requests to banking agencies/investors
- Maintained data entry requirements by following program technique and procedure
- Maintained client database by entering new and updated account information.
- Processed, reviewed, and resolved deficiencies for account source documents.
- Responsible for drafting, preparing, and filing court documents
- Answered and directed telephone calls to the appropriate individual

Barfield, McCain P.A., West Palm Beach, FL

2007-2011

**Legal Assistant/Office Clerk**

- Provided legal secretarial support to staff attorneys.
- Responded appropriately to client's requests in a timely manner.
- Maintained data entry requirements according to client procedures.
- Assisted in scheduling and coordinating hearings, mediations, and depositions.
- Accurately monitored and filed court documents according to court procedure.
- Creating correspondence, drafting motions, pleadings, opening and closing files
- Handled/Directed incoming phone calls and taking messages, routing call to individuals.

**EDUCATION**

**Keiser University, West Palm Beach**

Associate of Arts Degree - Legal Studies/Paralegal

**Cooper Career College, West Palm Beach**

Computer Technology - 2005-2006

## **PROFESSIONAL AND PERSONAL CERTIFICATION**

### **Notary:**

- Worked with various mortgage lenders, title and escrow companies
- Sign and notarize foreclosure documents
- Worked with law firms notarizing legal documents
- Assist individuals with general notary needs

### **Technical:**

Microsoft Office programs (advanced), Office Equipment, Court's Docket, Pacer, Banko, CM/ECF websites, CMS, Resware, Altisource, Realservicing, Law Partner, NMLS, Equator, CT Advantage-Hcue, and other Softwares....

### **Compliance Program Training:**

BSA, AML, ATF, EFTA, FCPA & OFAC Awareness  
Equal Credit Opportunity Act (ECOA) Reg – B  
Compliance Risk  
Risk Management  
American with Disabilities Act  
Strategies for Communicating with Tact and Diplomacy  
Six Sigma – Data & Root Cause Analysis  
Six Sigma – Correlation, Regression and Hypothesis  
Foreign Corrupt Practices Act (FCPA)  
Complying with the Flood Disaster Protection Act  
ADA: Public Accommodations  
Right to Financial Privacy Act  
Connecting with Others through Diplomacy and Tact  
Appraisal Requirements  
Bankruptcy  
Business Acument  
Real Estate Settlement Procedures Act (RESPA): Essentials  
401(k)