

Karlene Dunkley

Miramar, FL 33023 | Phone: 772.307.1559 | karamcharan74@gmail.com

PROFILE:

I am a highly qualified, tenacious and accomplished professional with strong business acumen and extensive knowledge of regulatory compliance, contract negotiation, review and drafting, business and risk management, and customer service. Currently seeking a new and challenging opportunity to apply my skills in a diverse, inclusive, cultural, and professional work environment. I am eager to broaden my horizon and contribute to a dynamic team where I can make significant impact.

EXPERIENCE:

Universal Property and Casualty

2024 – Present

Paralegal

- Work with various team to identify and analyze areas of risk to the business
- Use computers to conduct various research, including proprietary systems, databases and internet resources to resolve issues and verify compliance and regulations.
- Verify and complete files, including supporting documentation, that are retained in accordance with required retention periods
- Escalate issues that represent higher risk/fall outside of scope of responsibility.
- Provide input to update internal procedures, documents and system.
- Perform other duties that are assigned

Indotronix (ADT) - Temporary Contract

2023 - 2024

Licensing Compliance Administrator

- Ensure proper and timely completion of all licensing requirements for all facilities, including preparing, filing of license applications and renewals
- Maintaining proper filing of all documentation associated with licensing
- Responds to questions from company personnel regarding licensing compliance issues
- Maintain tracking system to monitor deadlines of various renewals, filings, surety bonds, etc.

Ocwen Financial Corp/PHH Mortgage Corporation

2020 - 2022

Specialist, Licensing and Exam Management

- Complete initial and renewal applications to acquire licensure or permits for individuals.
- Monitor and ensure timely response to State's regulator's request.
- Communicate and coordinate with the Licensing Business Unit to ensure licensure of individuals.
- Request and arrange for licensees to complete pre-education requirements to acquire licensure
- Coordinate with licensee on matters relating to licensing, including fingerprinting, documents, disclosures, and personal information.
- Identify states prerequisites set forth in obtaining originators' licensure
- Facilitate the education and examination process for mortgage loan originators/officers.
- Coordinate with licensees to request and complete continuing education requirements.
- Maintain organized records of all licensing activities and ensure compliance with regulatory standards.
- Manage the NMLS database and ensure all information is correctly entered and updated
- Ensure compliance with state-specific regulations and requirements through the NMLS.
- Coordinate with internal departments to address compliance issues and implement corrective actions.

Ocwen Financial Corporation

2016 – 2020

Administrator, Licensing and Exam Management

- Identify states' prerequisites for obtaining licensure.
- Complete initial and renewal applications to acquire licensure.
- Ensure timely and accurate filings for license applications.
- Monitor and respond to State regulator's request.
- Address and resolve any issues or discrepancies related to licensing and compliance.
- Coordinate with senior executives on licensing matters, including fingerprinting and personal information.
- Coordinate with other business units to obtain information for reports.
- Addressing inquiries and deficiencies identified by licensing authorities.
- Communicate with states regulators to resolve issues.
- Prepare and file Mortgage Call reports (MCRs).
- File quarterly, annually, and semi-annual financial reports related to licenses.
- Provide the necessary documentation for internal and external auditors.
- Establish and maintain compliance policies and procedures.
- Coordinate with regulatory exams/audits as required.
- Assist with other compliance or research projects as needed.
- Monitor changes in state and federal licensing regulations and ensure that all company practices are updated accordingly.
- Coordinate with litigation attorneys regarding fines and restitution to payments to various consumers.
- Handle consumer complaints and inquiries in coordination with litigation attorneys.
- Indirectly manage complex litigation issues arising from the CFPB findings filed by various states.
- Communicate with and request funds from the financial department for distribution to various States

Ocwen Loan Servicing, LLC

2012 – 2016

Contract Management Coordinator

- Draft and review various types of contracts terms to ensure they meet the company's requirements.
- Working with internal and external partners on negotiating on contract conditions
- Ensure that all contracts/documents are in compliant and remain in compliant
- Review and ensure that all information on contracts are correct when compared to the system of records
- Review and audit a variety of contract/documents to make sure all adhere to company policies and regulations
- Explain various contract terms to stakeholder's and managers to ensure all are clear with terms and regulations
- Communicated, trained others internal and external to agree on contracts/documents to be executed
- Maintain and organize all records of all contracts
- 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 individuals.

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.
- Communicate with the various Sheriff's departments regarding the Writ of Possession postings and executions
- Communicate with the Clerk of Courts regarding the default judgements

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-Hcuc, SharePoint, Encompass, Helos Portal, MOGY, Access, Salesforce, Marshling, and other Software....

Compliance Program Training:

ECOA – Reg B

American with Disabilities Act

Strategies for Communicating with Tact and Diplomacy

Interpersonal Communication: Communicating with Confidence

Personal Power and credibility

Interpersonal Communication: Listening Essentials

Compliance Risk

Six Sigma – Data & Root Cause Analysis

Six Sigma – Correlation, Regression and Hypothesis

Delivering a Difficult Message with Diplomacy and Tact

Foreign Corrupt Practices Act (FCPA)

Complying with the Flood Disaster Protection Act

Interpersonal Communication: Listening Essentials

Risk Management

ADA: Public Accommodations

Right to Financial Privacy Act

Connecting with Others through Diplomacy and Tact

Appraisal Requirements

Bankruptcy

BSA, AML, EFTA and OFAC Awareness 2018 – Bank Secrecy Act/Anti-Money Laundering

Business Acumen

Real Estate Settlement Procedures Act (RESPA): Essentials

~~Unfair Deceptive Abusive Acts Practices~~

Understanding Unconscious Bias

Working Out and Thought Conflict