

RECENT GRADUATE

JOSEPHINE GRIFFIN

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PROFESSIONAL PROFILE

Dynamic and performance-driven business professional with proven track record for developing and implementing effective processes, managing diverse programs, meeting targets and exceeding expectations. Demonstrated skills in research, data collection and analysis and problem solving. Ability to interpret and implement complex rules and regulations and make prompt decisions. Excellent communications skills, including proficiency at preparing correspondence, complex contracts, detailed analyses and reports, and superior ability to interact with individuals at all levels and varying backgrounds to complete program objectives. Demonstrated success forging collaborations with clients and providing responsive, detailed and timely customer service for strengthened client relations and loyalty. Thorough and detail oriented with high quality standards.

EDUCATION

08/2019, Master's Degree (dual degree), University / School of Business and Technology, 42 semester hours, Major: Human Resources Management and Management and Leadership, GPA: 4.0

Delta Mu Delta International Honors Society

RELEVANT COURSEWORK: Organizational Development, Basic Finance for Management, Managing Human Resources, Staffing and Selection, Employment Law, Management, Labor - Management Relations, Organizational Behavior, Management and Strategy, Training and Development, Organizational Development Change, Managerial Leadership, Integrated Studies in Management, Compensation, and Integrated Studies in Human Resources Management.

2003, Bachelor of Arts Degree, University of South Carolina, College of Humanities and Social Sciences, Columbia, SC

PROFESSIONAL HISTORY

12/2015 to present, PARALEGAL, P.A. Law Firm, Bluffton, SC, 30 hours per week, Contact me first.

USE KNOWLEDGE OF THE THEORIES, PRINCIPLES AND TECHNIQUES INVOLVED IN OPERATING A BUSINESS, AND GOVERNMENT AND INDUSTRY REGULATIONS AND GUIDELINES to perform legal administrative activities that include scheduling appointments, phone and e-mail communications, file management, data input, faxing, copying

and scanning, and also to assist with all real estate transactions, close all residential sale transactions, creating and reviewing critical documents to ensure successful transactions. Handle overflow to help attorneys with workload. Perform duties as Commissioned Notary Public for South Carolina. Provide high-level support and optimal multitasking in fast-paced environment.

RESEARCH, GATHER, ASSEMBLE, REVIEW AND ANALYZE legal documents, information and data; includes final reports with recommendations, Deeds, correspondence, sales contracts, real estate documents, mortgage closing documents/packages, Property Riders and more; ensure all documents and paperwork are complete, accurate, contain proper grammar and are ready for real estate transactions. **RETRIEVE INFORMATION FROM VARIOUS SOURCES AND CONDUCT FACT-FINDING TO DEVISE SOLUTIONS TO PROBLEMS, MAKE LOGICAL DETERMINATIONS AND SOUND RECOMMENDATIONS.** Conduct research through County Registrar's Office for documents associated with client properties to prepare for transactions such as refinancing, purchases and sales. Research and gather property owner tax IDs, tax amounts and other information needed from County Treasurer's Office.

CREATE, TRACK, UPDATE AND MAINTAIN RECORDS, COMMUNICATIONS, FILES, FORMS AND DOCUMENTATION, use knowledge of effective and efficient organization, methods and procedures. Maintain and track client files. Complete and maintain accurate and confidential forms, records and documents regarding real estate transactions. Assemble documents and prepare in advance for attorney for real estate closings. Lead employee for project to transition to paperless environment; ensure all important documents are scanned, labeled and documented in a particular file. Ensure proper authorizations for all documents and maintain files in accordance with organizational requirements.

EXHIBIT ENERGETIC AND EFFECTIVE COMMUNICATION AND CUSTOMER SERVICE SKILLS to achieve organizational goals and objectives. **INTERACT REGULARLY** with clients, real estate brokers, title insurance companies, city housing authorities, in-house attorneys, bankers, surveyors, mortgage brokers, lenders and other personnel to handle administrative matters, resolve issues and gather information and documentation for real estate transactions. Communicate with personnel in County Registrar's office and Treasurer's office to research documents to prepare for real estate transactions. Assist clients with numerous questions including what information and documents are needed from their lender, due dates for information, process for real estate transactions and more. Participate in organizational meetings regarding real estate closings. **RESEARCH, ANALYZE AND SUMMARIZE DATA TO DEVELOP TIMELY AND ACCURATE CORRESPONDENCE, REPORTS AND OTHER DOCUMENTS.** Prepare legal documents including final reports with recommendations, Deeds, correspondence, Estate Trusts and Wills, sales contracts, real estate documents, mortgage closing documents/packages, Property Riders and more. Draft endorsements for insurance policies.

USE COMPUTER SYSTEMS AND APPLICATIONS to develop, store, track and report information. Create letters, memos, reports and other documents with Microsoft Office applications. Use electronic mail system to prepare, distribute and respond to critical correspondence. Use Title Express application for entering and updating information for real estate transactions.

ACCOMPLISHMENTS:

- + Expert at multitasking – I am constantly pulled in different directions in a fast-paced environment; I am skilled at prioritizing duties for maximum efficiency.
- + My background in banking has helped me in this position; contributed to my skill and knowledge in providing detailed review and analysis of critical documents.

07/2009 to 08/2014, PARALEGAL, Law Office, SC, Contact me first.

USED KNOWLEDGE OF THE THEORIES, PRINCIPLES AND TECHNIQUES INVOLVED IN OPERATING A BUSINESS, AND GOVERNMENT AND INDUSTRY REGULATIONS AND GUIDELINES to coordinate legal administrative activities (scheduling appointments, phone communications and file management) and also to help close all commercial and residential real estate transactions including purchases, sales, refinances and equity lines. After every transaction, returned loan packages to the lenders, dispersed money and ensured documents were executed properly with the County Registrar's office. Responsible for all money wires (deposits for accounts) going in and out of the law firm. Assisted attorney with Family Law / Guardian Ad Litem cases. Assisted with estate planning cases. Managed activities and issues of Credit Agency that belonged to attorney. Performed duties as Commissioned Notary Public for South Carolina.

PROVIDED ASSISTANCE AND PROBLEM RESOLUTION for clients of Credit Agency. GATHERED, ASSEMBLED AND ANALYZED FACTS AND DEvised SOLUTIONS TO CLIENT CREDIT PROBLEMS. Conducted follow-up phone calls to clients who signed up for assistance with the Credit Agency. Ensured problems were handled and that clients received notifications with advice and problem resolution. Made sure letters were sent to Credit Bureaus with credit updates.

RESEARCHED, GATHERED, ASSEMBLED, REVIEWED AND ANALYZED legal documents, information and data; included affidavits, depositions / deposition summaries, Motions, final reports with recommendations, Deeds, Stipulations, Agreements, case summaries, notices of depositions, correspondence, Estate Trusts and Wills, sales contracts, real estate documents, mortgage closing documents/loan packages, Property Riders and more. RETRIEVED INFORMATION FROM VARIOUS SOURCES AND CONDUCTED FACT-FINDING TO DEVISE SOLUTIONS TO PROBLEMS, MADE LOGICAL DETERMINATIONS AND SOUND RECOMMENDATIONS. Ensured all documents and paperwork were complete, accurate and ready for real estate closings.

CREATED, TRACKED, UPDATED AND MAINTAINED RECORDS, COMMUNICATIONS, FILES, FORMS AND DOCUMENTATION, using knowledge of effective and efficient organization, methods and procedures. Maintained and tracked client case files. Completed and maintained accurate and confidential forms, records and documents regarding real estate closings. Assembled final closing documents and prepared in advance for attorney. Ensured proper authorizations for all documents and maintained files in accordance with organizational requirements.

USED EXCELLENT COMMUNICATION AND CUSTOMER SERVICE SKILLS in the performance of duties. Maintained consistent and effective interaction with attorney. Maintained daily direct and indirect client relations, including as a point of contact, providing factual information based on needs.

USED COMPUTER SYSTEMS AND APPLICATIONS to develop, store, track and report information. Maintained automated legal case system; entered case data into database system. Conducted legal research for Title updates and Title Abstracts. Created letters, memos, reports and other documents with Microsoft Office applications. Used electronic mail system to prepare, distribute and respond to critical correspondence.

ACCOMPLISHMENTS:

+ When I came on board, attorney was behind in organizing files and paperwork; I took initiative to reorganize files and the entire office; resulted in a more efficient office, saving time and money.

06/2006 to 06/2009, LOAN PROCESSOR / FINANCIAL SERVICES REPRESENTATIVE, Bank of Meridian, SC 29928, 40 hours per week, Contact me first.

USED SKILL IN BUSINESS ACUMEN AND KNOWLEDGE OF BUSINESS THEORIES, PRINCIPLES AND TECHNIQUES to process and close mortgage loans. Created closing packages for loans processed within the Mortgage Division to include both secondary market sold loans and internal residential consumer loan products; coordinated loan closings; cleared all lender's collateral exceptions; responsible for LAF (Loan Approval Form) preparation; responsible for funding verification and journaling of funds for all loans generated within Mortgage Division. As financial services representative, responsible for selling and creating all CD and IRA accounts. Served as back-up Bank Teller. Provided optimal support in a high-volume office environment.

PERFORMED SKILLED ANALYSIS OF FINANCIAL AND OTHER DATA TO MAKE LOGICAL DETERMINATIONS OF LOAN PRODUCT ELIGIBILITY and approval. RETRIEVED INFORMATION FROM NUMEROUS SOURCES; PERFORMED ANALYSIS OF LOAN APPLICATIONS BY REVIEWING SUPPORTING DOCUMENTATION; made independent decisions regarding client creditworthiness for mortgage loans based on thorough file review and verification; made corrections or ordered further analyses as needed; identified exceptions and noted in data tracking system.

CREATED, TRACKED, REVIEWED, UPDATED AND MAINTAINED RECORDS, COMMUNICATIONS, FILES, FORMS AND DOCUMENTATION. Organized and updated customer credit files. Responsible for document maintenance for all secondary market loans and residential consumer loans. Ensured client files were complete and all information and documentation was in place to justify loan amount and loan approval. Ensured accuracy of data received, made sure there were proper authorizations for all documents and maintained files in accordance with organizational requirements.

RESEARCHED, INTERPRETED AND ENSURED COMPLIANCE WITH LAWS, REGULATIONS, POLICIES AND REGULATORY REQUIREMENTS for Mortgage Division and all bank products and services. Assisted with compliance documentation, disclosures and customer correspondence; evaluated loan activities and contract files to ensure compliance with fair lending practices and consumer protection regulations; analyzed any inconsistencies or problems in application of established policies and implemented corrective action. Responsible for the Home Mortgage Disclosure Act (HUMDA) compliance management and data for loans generated within the Mortgage Division.

DISPLAYED EXCEPTIONAL COMMUNICATION AND CUSTOMER SERVICE SKILLS to facilitate efficient day-to-day operations. Continuously interfaced with clients during loan process to respond to questions and inquiries and provide optimal customer service; PROVIDED FACTUAL INFORMATION ON LOAN ELIGIBILITY. Worked with loan officers regarding any conditions for loan approval; took into consideration loan officers' recommendations for loan contract approval. Coordinated loan closings with all relevant parties including attorneys, paralegals and vendors. Prepared a wide range of documents including analyses, spreadsheets, correspondence and reports.

USED KNOWLEDGE OF BUSINESS SYSTEMS AND INFORMATION MANAGEMENT SYSTEMS AND APPLICATIONS to develop, store, track and report information. Used software to compile and produce streamlined documentation for clients and potential clients. Collected complex data and developed reports. Created, distributed and responded to e-mails regarding critical information.

ACCOMPLISHMENTS: My law background and experience with legal documents helped me to gain the expertise of observing for compliance; I understood Settlement Statements, etc.; no one had this experience when I began working there.

05/2005 to 05/2006, LOAN PROCESSOR, Lowcountry National Bank, Bluffton, SC, 40 hours per week, \$40,000 per year, Fran McKinney, 843-338-6799, Contact: yes

USED KNOWLEDGE OF BUSINESS THEORIES, PRINCIPLES AND TECHNIQUES to create closing packages for loans processed within the Mortgage Division and also all secondary market sold loans; ensured loan packages were processed correctly; ensured accuracy and data for compliance for the auditors. Coordinated loan closings. Assisted with clearing lender's collateral exceptions. Assisted with organization and updating of customer credit files. Responsible for HUMDA data for loans generated within the Mortgage Division. Processed, closed and maintained documents for all secondary market loans. Responsible for funding and journaling of funds for all loans within the Bank.

06/2001 to 05/2007, P.A. REAL ESTATE PARALEGAL / LEGAL ASSISTANT, Bluffton, SC, 40 hours per week, Contact me first.

Worked as assistant to Senior Real Estate Attorney: accompanied to legal proceedings, prepared legal documents and researched applicable local, state and federal law. Provided high-level support in high-volume office environment, using KNOWLEDGE OF THE THEORIES,

PRINCIPLES AND TECHNIQUES INVOLVED IN OPERATING A BUSINESS AND GOVERNMENT AND INDUSTRY REGULATIONS AND GUIDELINES. Coordinated all aspects of commercial and residential real estate closings including purchases, sales, refinances and equity lines; involved in entire real estate transactions, from initiation of contracts through closing of the deal.

CREATED, TRACKED, UPDATED AND MAINTAINED RECORDS, COMMUNICATIONS, FILES, FORMS AND DOCUMENTATION, using knowledge of effective and efficient organization, methods and procedures.

RESEARCHED, INTERPRETED AND ENSURED COMPLIANCE WITH LAWS, REGULATIONS, POLICIES AND REGULATORY REQUIREMENTS for all commercial and residential real estate closings including purchases, sales, refinances and equity lines, and for formation of LLCs and Corporations.

PROVIDED EXCELLENT AND CONSISTENT CUSTOMER SERVICE AND FOLLOW-UP, USING SKILL IN CUSTOMER/CLIENT MANAGEMENT. Maintained daily direct and indirect client relations, including as a point of contact, providing factual information based on needs.

DEMONSTRATED HIGHLY DEVELOPED COMMUNICATION SKILLS. INTERACTED REGULARLY with clients, other paralegals, building inspectors, utility companies, real estate brokers, title insurance companies, town and county officials, city housing authorities and other personnel to order needed documentation and information for real estate closings, inspections, Certificates of Occupancy to close and more. **USED COMPUTER SYSTEMS AND APPLICATIONS** to develop, store, track and report information. Created letters, memos, reports and other documents with Word Perfect. Used electronic mail system to prepare, distribute and respond to critical correspondence. Used Landtech application for real estate settlement activities.

ACCOMPLISHMENTS:

- + Known for ability to handle multiple responsibilities: at first specialized in closings only, then continuously accepted more responsibilities in other areas of law, including assistance with formation of LLCs and Corporations.
- + Developed chart to describe office procedures and track workflow, resulting in more efficient and organized process.
- + Assisted with closings for top builder in the area.

LICENSURES AND CERTIFICATIONS

Commissioned Notary Public for South Carolina

AWARDS, HONORS, RECOGNITION

Delta Mu Delta International Honors Society, Member