Rosalind Takahara

Collections Specialist

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SUMMARY

Collections specialist with 4 years working early and late-stage consumer and small-business accounts for an installment lender. Recovered $1.9M across a portfolio of 900 accounts last year, kept 78% of payment promises, and completed 3 consecutive compliance audits with zero FDCPA findings.

EXPERIENCE

Collections Specialist — Saguaro Point Lending

Phoenix, AZ · Mar 2023 – Present

- Work a portfolio of 900 delinquent installment accounts, recovering $1.9M in 2025, 112% of the annual target.
- Raised the promise-to-pay kept rate from 64% to 78% by confirming dates by text and calling 1 day before each due date.
- Cut the 31–60 day roll rate on assigned accounts from 21% to 14% by prioritizing first-payment defaults within 48 hours.
- Passed 3 consecutive quarterly compliance audits with zero FDCPA or Regulation F findings across 120 sampled calls.
- Located 140 skip accounts in 12 months using LexisNexis and public records, recovering $210,000 that had been marked uncollectible.

Customer Accounts Representative — Desert Bloom Medical Billing

Tempe, AZ · Aug 2020 – Feb 2023

- Handled 70 inbound and outbound patient balance calls a day, keeping average handle time under 6 minutes.
- Set up 1,100 patient payment plans in 2 years, with 81% of plans paid in full on schedule.
- Resolved 300 insurance-related balance disputes by working with the claims team, reducing patient complaints by 30%.
- Trained 4 new representatives on HIPAA-safe identity checks and account notation standards.

SKILLS

Collections: Early and late-stage collections, payment plans, settlements, skip tracing, charge-off prevention

Compliance: FDCPA, Regulation F, FCRA, TCPA, HIPAA, state licensing rules

Systems: FICO Debt Manager, Experian, LexisNexis Accurint, Five9 dialer, Salesforce

Tools: Excel (pivot tables, XLOOKUP), call recording review, payment portals

CERTIFICATIONS

ACA International Professional Collector Certification (PCC)

EDUCATION

Associate of Applied Science, Business Administration, Mesa Community College, 2020

Fictional example by FindAJobAI: the person, employers and numbers are invented.