

MORTGAGE GROUP OPERATIONS MANAGER, BANKING OFFICER

Summary

Self-motivated banking professional offering strong communication and quick thinking skills. Works effectively on teams, as well as independently, in fast-paced environments.

Highlights

- MS Office proficient
- Risk management evaluation background
- Excellent communication skills
- Organized
- Reliable
- Strong sense of banking ethics
- Strong compliance and operational background

Experience

08/2014 to Current

Mortgage Group Operations Manager, Banking Officer Company Name - City , State

- Monitor and approve pricing deviations in accordance with BB&T policy
- Monitor pipelines to ensure compliance and timely action for clients by Mortgage Loan Officers (MLOs).
- Monitor prequalification pipelines to ensure timely and appropriate actions by MLOs
- Act as a liaison between MLOs and the Regional Production Support Teams (RPSTs), Appraisal unit and Construction Permanent (CP) unit. Communicate and escalate loan issues, as needed
- Develop, coach and guide staff for continued "grass roots" level execution of assigned operational components of retail mortgage lending
- Integrate staff into new processes and systems as well as deepen relationships with production associates so that issues can be identified early, reported quickly and solutions offered
- Coordinate "rush files" and process prioritization with the RPST
- Become thoroughly familiar with UniFi and assist MLOs and administrative staff with issues as they arise. Communicate and escalate issues, as needed
- Support MMMs and Group Mortgage Managers (GMMs) in researching client complaints in accordance with BB&T process and policy
- Be aware of regulatory and operational issues and upcoming changes. Communicate and escalate issues, as needed.
- Coordinate Small Business and Mortgage Cross Sell (SAM) scheduling for regional personnel.
- Follow-up with associates on delinquent training as required by Learning Center
- Conduct knowledge sessions and coordinate implementation of new products, product changes and updates.
- Arrange for proper HS on boarding, training, equipment and administrative processing of new hires.

08/2013 to 08/2014

Home Mortgage Direct Mortgage Loan Counselor Company Name - City , State

- Provide mortgage clients sound mortgage advice based on a full understanding of client needs as well as BB&T Mortgage products and their benefits
- Execute consistently on BB&T's referral process (IRM) by introducing mortgage clients to other bank services for cross sell opportunities
- Assist Mortgage Loan Administration with client, attorney, or appraiser document follow-up as determined through quality control or post closing review
- Execute effective mortgage client development plans to meet or exceed agreed upon mortgage production goals (including continuous sales/phone sales training)
- Maintain a complete and thorough knowledge of BB&T Mortgage Strategies, Policies and Procedures, as well as secondary market investor's guidelines utilized by the bank
- Adhere to and comply fully with any and all BB&T policies and procedures related to internal and external rules and regulations, particularly those established by State and Federal law

01/2011 to 08/2013

Credit Analyst 1 (BBRC) Company Name - City , State

- Responsible for spreading financial statements and tax returns according to GAAP and internal credit policies.
- Analyzing diverse credit information for BBRC channel loans.
- Providing financial analysis of several types of business entities to assist underwriters with credit decision.
- Proficient knowledge of Hogan, AFS, Blast, Credit Fulfillment, Moody's, PFA and, SeeMore Plus.

01/2010 to 04/2011

Commercial Loan Documentation Specialist Company Name - City , State

- Loan administration duties include the review and preparation for assigned loan portfolio.
- Loan documentation business customers (secured and unsecured) Provides support to Regional Business Banking Customers (Revenues \$2-\$20 million)
- Review credit approvals, verify documentation and comply with credit/bank policies Maintain customer care line to prepare assistance for Regional Business Banking

01/2005 to 09/2009

Banking Center Manager II AVP Company Name - City , State

- Lead a team of sales/service professional to meet and exceed goals and service targets Directly work with customer to uncover and satisfy their financial/mortgage needs
- Conducted and approved quarterly and yearly performance evaluations of associates Developed and monitored individual quarterly development plans for all direct reports Generating sales leads through community outreach activities and developing business partners
- Ensured the audit/compliance procedures of the center are followed while maintaining the highest level Of customer service
- Managed difficult situations with customers and providing clients with information, data and advice
- Periodically communicated with consumer executives, review center performance assessments and update staff on business developments
- Created workforce stability by cultivating an engaged, spirited and well coached team

01/2001 to 01/2005

Personal Banker, Officer Company Name - City , State

- Provide financial solutions to consumers and business.
- Provided financial and advising counseling to customers Prepared loan documents and conducted closings
- Comply with all federal and state regulations.

Accomplishments

- Employee Relations Process Improvement Recruiting and Retention Increased mortgage pipeline by 75% with in one year Ranked 3rd out of 37 banking center in operational excellence in previous market Employee Development / Training
- Selected by Senior Management as contributor for CFPB project to prepare for 2015 CFPB origination exam
- Promoted to Mortgage Operations Manager of Home Mortgage Direct within a year

Education

April 2003

Real Estate Fundamentals Completed Salesperson / Broker Course : Real Estate Broker Dan Mohr Estate School - City , State
2015

BS : Business Management Guilford College - City , State

Minor in Non-Profit Management

Skills

Developing business, credit, clients service, mortgage compliance, understands CFBP requirements, mortgage loan origination, financial analysis, proficient with Unifi system, policies and sales