

## PRINCIPAL CONSULTANT

### Executive Profile

A dynamic strategic leader that translates operations and business strategies into maximum profits commensurate with the best interest of shareholders, customers, employees, and the community. An expert in consumer and mortgage lending dedicated to enhancing profitability by streamlining operational platforms, developing new markets, drafting strategic lending initiatives, growing a high-quality loan portfolio and regulating and managing risk. Extremely analytical and knowledgeable of mortgage banking compliance and regulations with proven track record of applying controls to manage risk. Dedicated to maintaining a reputation built on quality, service, and uncompromising ethics.

### Skill Highlights

- Mortgage Lending
- Retail / Wholesale Lending
- Commercial Lending
- Agency / Jumbo Financing
- Consumer Lending
- Indirect Lending
- Portfolio Management
- Streamline Operations
- Business Development
- New Market Expansion
- New Product Development
- Process Reengineering
- Multi-Site Operations
- Regulatory Compliance
- Loss Mitigation
- Strategic / Tactical Planning
- Project Management
- Team Recruitment and Leadership
- Risk Assessment and Analysis
- Mergers / Acquisition
- Educational Seminars

### Professional Experience

#### Principal Consultant

January 2009 to Current Company Name i¼ City , State

- Mortgage banking advisor specializing in developing and implementing business models to achieve successful streamlined mortgage platforms.
- Areas of expertise include project management and production, streamline operations, loan analysis, risk management and compliance programs, often working in conjunction with companies such as Navigant Consulting, New Oak Capital, LLC, Solomon Edwards Group, Clayton Group, and CC Pace.
- Results:: Streamlined and improved the quality of the review process for the OCC Look Back Project as Senior Analyst, while directing and managing one of the most productive and efficient teams of over forty file-review staff completing in excess of 8,000 full file reviews of foreclosure, bankruptcy, and loss mitigation processes Developed a successful new risk management and quality control process which achieved a 55% decrease in documentation and policy errors resulting in loans being purchased and funded in less than half the time Facilitated an increase in monthly production from \$12 million to \$30 million in less than six months through leading the acquisition of warehouse lines and investors while transitioning company from broker to banker.

#### Chief Operating Officer

January 2006 to January 2009 Company Name i¼ City , State

- Director of all aspects of sales and operations for both retail and wholesale lending including underwriting, closing, post-closing/shipping, secondary marketing, loan servicing, quality control, risk analysis and compliance.
- Managed all staffing, development of marketing strategies and company direction in conjunction with the President/CEO Results: Increased closed loan production from \$10 million to \$25 million within six months of start date Reduced average loan closing time from 35 to 17 days by implementing a redesigned streamlined workflow Achieved a 37% reduction in monthly operating expenses by redeveloping and implementing new departmental and corporate budgets while simultaneously increasing production.

#### Senior Vice President

January 2004 to January 2006 Company Name i¼ City , State

- Directed sales and operations staff for retail, wholesale, and consumer direct platforms overseeing all sales, processing, underwriting, secondary marketing, loan servicing, post closing and shipping.
- Developed and implemented quality control processes, marketing strategies, and annual budgets.
- Results: led company to record year in new application volume and new loan originations (\$1.2 billion) in 2005 Developed and implemented new product matrix which allowed maximization of marketing efforts and improved execution of bulk loan sales in secondary market Restructured operations workflow producing a significant decrease in loan turnaround times while reducing staff by 33% and increasing profitability in excess of 25% Created new empowered work environment which led to increased quality of staffing and employee morale

across all departments.

#### Senior Vice President Regional Manager

January 2002 to January 2004 Company Name i¼ City , State

- Managed all aspects of mortgage loan operations including processing, underwriting, closing and post-closing for 16 retail production centers from Massachusetts to Virginia encompassing 178 operations staff and direct interaction with 250 plus loan officers.
- Key focus given to loan quality, customer service, staffing, and budget forecasting.
- Results: Produced \$250 million in monthly loan production Elevated troubled region to most profitable in company in 6 months while replacing 40% of management staff and 25% of line operations staff Achieved record level mortgage loan growth in 2003.

#### Chief Lending Officer

January 2001 to January 2002 Company Name i¼ City , State

- Responsible for oversight of all lending portfolios including mortgage and consumer loan production, loan servicing, capital markets, loan quality and compliance.
- Led analysis and review of new products and programs including indirect lending opportunities Results: Reduced closing timeframes by 50% by redesigning mortgage loan origination and workflow to enhance efficiency Improved profitability of loan sales into secondary market place by reengineering capital markets workflow Increased community awareness by conducting first time home buyer seminars for the local communities to educate new home buyers.

#### Senior Vice President - Director of Strategic Projects

January 1984 to January 2001 Company Name i¼ City , State

- Directed and managed a staff responsible for providing leadership in the development and implementation of process improvement and new technology solutions for large cross division projects.
- Direct accountability for department consisting of five vice presidents (project managers) and project budgets.
- Selected and managed third party vendors.
- Indirectly matrix managed approximately 150 employees.
- Results:.
- Designed and implemented new workflow encompassing 4 business channels, 5 departments and over 300 people.
- Supervised Mers (Mortgage Electronic Registration System) implementation team that was recognized as an industry leader.

#### Senior Vice President

January 1984 to January 2001 Company Name i¼ City , State

- Wholesale Lending / Portfolio Retention Managed sales, operations, and underwriting functions.
- Accountable for loan volume, loan quality, income and expense management, and overall profitability.
- Managed network of 250 mortgage brokers.
- Results: Managed sales staff of 15 account representatives in 8 states responsible for developing new clients and servicing existing clients and staff of twenty-seven operations and underwriting specialists.
- Exceeded production and profitability goals for the region Created positive staff morale and eliminated employee turnover by redefining staffing needs and requirements.

#### Education

Bachelor of Science Degree : Finance Banking and Financial Institutions Economics IOWA STATE UNIVERSITY i¼ City , State GPA: Alumni of Alpha Kappa Psi Business Fraternity Finance Banking and Financial Institutions Economics Alumni of Alpha Kappa Psi Business Fraternity

#### Interests

Habitat for Humanity \*Ridgefield Conservatory of Dance

#### Additional Information

- Community Volunteer at: \*Habitat for Humanity \*Ridgefield Conservatory of Dance

#### Skills

Streamline, Analyst, Agency, banking, budgets, budget, Business Development, capital markets, closing, Commercial Lending, Consulting, clients, customer service, directing, direction, documentation, Financing, focus, forecasting, Leadership, Regulatory Compliance, Director, managing, marketing strategies, marketing, Market, Mergers, Mortgage Lending, mortgage loan, mortgage loan origination, network, New Product Development, Process Reengineering, processes, process improvement, producing, Project Management, quality, quality control, Recruitment, reengineering, Retail, risk analysis, Risk Assessment, risk management, sales, Seminars, shipping, Solomon, staffing, Strategic, underwriting, workflow