

Charlotte Gonzalez
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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 Banking01/2005
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