

Heather A. Brunner

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Mortgatopia LLC, Compliance Officer**4/2012 –Current, 8/2004 – 12/2006**

2404 Fourth Street, Cuyahoga Falls, Ohio 44221, (330) 928-4891

Duties

My most recent position of Compliance Officer from 4/2012 involved:

- *Oversee all aspects of licensing both in and outside of the NMLS
- *Facilitate New Hire and ongoing employee orientation and paperwork
- *Oversee company policies and procedures and create and update as needed
- *Complete all NMLS and State required filings and reports
- *Assist Sales Managers and Team Leads with staff training as needed
- *Stay abreast of industry and lender changes and provide updates to Sales and Operation teams
- *Communicate effectively with all employees
- *Work cooperatively with Sales Managers, Team Leads and Operations Manager
- *Facilitate and respond to all audits by state regulatory entities
- *File all quarterly and annual reports financial and production reports
- *Work with Office Manager and Sales Managers regarding compliance requirements

My original position of Loan Processor/Loan Officer from 8/2004 -12/2006 involved:

- *Working directly with consumers to originate mortgage loans
- * Handling all aspects of processing for up to 20 Loan Officers at any one time
- * Issuing application documents for all loans in the company
- *Verifying accuracy of all aspects of loan files

Reason for Leaving

I am currently working for this employer and do not wish them to be contacted.

Mann Mortgage, Branch Manager/Regulatory Compliance Specialist 12/2006 - 1/2012

1220 B Whitefish Stage Road, Kalispell, Montana 59901, (406) 751-6251

Duties**My most recent position of Regulatory Compliance Specialist from 12/2010 - 1/2012 involved:**

- * Review of files submitted by roughly 250 employees of the company for compliance with state and federal industry regulations.
- * Review of Underwriters for compliance with state and federal regulations
- * Development and implementation with the assistance of IT employees of new review and monitoring procedures.
- * Provided on-boarding training for new branches and employees.
- * Provided on going training for all company employees
- * Work closely with Accounting and Secondary Departments for monitoring of practices and procedures to identify and correct fraud and compliance violations.
- * Assist in writing, modifying and implementing policies and procedures related to state and federal regulations.
- * Train and supervise new department employees.

My original position of Branch Manager from 12/2006 - 12/2010 involved:

- * Operating mortgage branch as a semi independent location
- * Hiring and terminating employees as needed
- * Supervise branch employees
- * Originating mortgage loans
- * Maintain industry required licensing
- * Monitor branch profitability
- * Establish and implement marketing campaigns to drive business
- * Train and oversee all employees (several over the course of 4 years, up to 5 at any one time)
- * Interact with the public

Reason for Leaving

Laid Off due to restructuring. Corporate decided to lay off satellite employees in my department.