**JEROD ANTONIO DAVIS**

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**EXECUTIVE SUMMARY**

Independent Consultant/Director/Project Manager/Scrum Master/Senior Operations and Legal/Compliance Technology leader with a deep understanding of mortgage banking/business workflows and processes, risk management, delivering successful business and technology projects and custom solutions in a results-oriented, process-driven manner in Agile environments. Used eleven years of Program and Project Management expertise to lead four mortgage software implementations with responsibilities to include system enhancement design, writing code for customized enhancements, performing system analysis & maintenance, working with the business owners to gather requirements to better align business needs with system functionality, leading JAD Sessions to create prototype designs & mockups, liaising with vendors & technical teams and collaborating with upper management on system deficiencies. Possesses articulate communication skills, strong leadership ability while providing direction to all direct reports. I believe in exceptional interpersonal skills to build & foster productive relationships. Developed and implemented risk-based quality and operational internal audit programs. This includes Bank Secrecy Act (BSA)/Anti-Money Laundering Compliance (AML) programs, TRID 1.0 and 2.0, performance metrics, policy/procedure and project management.

**PROFESSIONAL EXPERIENCE**

**PENTAGON FEDERAL CREDIT UNION – TYSONS, VA**

**Independent Consultant/Director, Mortgage Project Delivery and Agile Transformation** December 2018 to Present

* Program and Project Manager for mortgage software (LOS) implementation (Unifi/MortgageBot to Encompass360).
* Proven success with cross-functional teams that include Operations, Underwriting, Secondary Marketing, User Experience/User Interface (UX/UI), Business Development, Marketing, etc. to build out systems and process workflows
* Used and coached agile teams to develop and understand strategic and competitive positions. I injected passion and ability in my teams to deliver products, configurations and integrations that are recognized as the best in the industry.
* Led Agile technology teams to improve existing software while creating/implementing new applications. Enforced and followed established delivery timelines, while staying true to security, compliance, quality customer satisfaction standards.
* Led successful project integrations for Originations and Servicing. For Originations, I led the Blend and Encompass360 integration as a customer facing interface. This contained several other ‘sub-integrations’ such as Fannie Mae’s Day 1 Certainty, The Work Number (Income and Employment), AccountChek (Assets), etc. This followed with others that I led - Mavent, ClosingCorp, Optimal Blue, etc. For Servicing, I led the LoanServ and Encompass360 and the MERS and Encompass360 integrations.
* Liaise with third party vendors with Encompass360 implementation including system integrations and customizations in Agile environment. Troubleshooting issues with XML, SQL, SOAP/REST API’s that involve our third-party integrations. Expert SME understanding bringing products, concepts and processes to market
* Led, managed and provided leadership for the Software Developers, Business Analysts, QA testers and other direct reports.
* Managed, maintained, developed and optimized Encompass360. Maintained company and user setups, personas, roles, etc.
* Used my platform on the Mortgage Executive Steering Committee with Senior/C-Level Management to prioritize old and new Mortgage Projects. Gave consultation on current projects, system deficiencies, process bottlenecks/impediments and potential solutions with respect to the business vision, strategy, current roadmaps.
* Collaborated with business owners to define scope and objectives to meet overall business strategies for the company and created & maintained project schedules via Visual Studio Online and JIRA.
* Seek out opportunities to improve current processes and existing software applications.
* Provide comprehensive guidance for all areas including origination, processing, underwriting, closing and post-closing.
* Leverage relationships to seek new loan product opportunities and product management for maximize profits
* As a member of the PMO department, I created the initial Project and Program Governance policies, procedures and models.

**PROSPERITY HOME MORTGAGE – CHANTILLY, VA**

**Encompass360 Project Manager/Director, Loan Origination Software** August 2013 to December 2018

* Program and Project Manager for mortgage software (LOS) implementation (Destiny/MorVision to Encompass360).
* Liaised with 3rd party vendors while developing system integrations and customizations in Agile environment.
* Troubleshooting issues with XML, SQL, SOAP/REST API’s that involve our third-party integrations.
* Leveraged Ellie Mae’s Encompass Consumer Connect (desktop and mobile) and successfully integrated SimpleNexus mobile application (with Loan Officer and Real Estate Agent brands) to obtain customer information.
* Managed, maintained and optimized Encompass settings. This includes various company & user setups, personas, roles, etc.
* Designed system enhancements within the Encompass360 SDK, wrote code (VB.net/C#) per design requirements for custom input forms and print forms (Ellie Mae Docs), business rules, etc.
* Led a successful conversion to Ellie Mae’s Consumer Connect as a customer facing interface. This contained several other ‘sub-integrations’ such as Fannie Mae’s Day 1 Certainty, The Work Number (Income & Employment), Finicity(Assets), etc.
* Conducted detailed interviews with business users, stakeholders, and Subject Matter Experts to gather business requirements – wrote Business Requirements Documents
* Performed Gap Analysis for end user needs and functionality possibilities. Led JAD sessions for prototype designs.
* Collaborated with business owners to define scope and objectives to meet overall business strategies for the company and created & maintained project schedules via Visual Studio Online and JIRA.
* Met with sales managers and Senior/C-Level Management to give updates on current projects, pending issues, system deficiencies, process bottlenecks, and potential solutions.
* Led the technology team to improve existing software while creating/implementing new applications. Enforced and followed established delivery timelines, while staying true to security, compliance, quality customer satisfaction standards.
* Seek out opportunities to improve current processes and existing software applications.
* Led and managed the IT Help Desk and desktop support personnel and provided leadership for direct reports.
* Maintained compliance with TILA/RESPA 2015 regulations for Encompass360 integrations, created best practices, and wrote FAQ documentation for end users.
* Provide comprehensive guidance for all areas including origination, processing, underwriting, closing and post-closing.

**APEX HOME LOANS – ROCKVILLE, MD**

**Encompass360 Software Developer/Project Manager** October 2011 to July 2013

* Project Manager/Developer for mortgage software (LOS) implementation (Encompass360) while collaborating with business SME’s to gather requirements and create Business Requirements Documents.
* Designed system enhancements via Encompass360 SDK and Business Rules to streamline the origination workflow for expedited loan submission to Underwriting. This was also used to increase productivity and to support latest industry changes.
* Developed custom input/print forms and business rules. Used SQL queries to perform data analysis and Visio to diagram prototype processes per design requirements. Performed Gap Analysis and participated in JAD sessions to create/revise prototypes per user feedback.
* Analyzed RACI matrix to clarify team member responsibilities and wrote best practices/end user manuals for Encompass360 and other integrate systems.
* Managed help desk and desktop support teams.
* Identified key marketplace opportunities and partnered with sales to develop marketing and business plans.

**WYNDHAM CAPITAL MORTGAGE – CHARLOTTE, NC**

**Encompass360 Business Systems Analyst/Project Manager** September 2008 to October 2011

* Project Manager/Developer for mortgage software implementation (Unifi to Encompass360).
* Collaborated with business SME’s to gather requirements to better align business needs with technology and wrote Business Requirements Documents.
* Met critical system, mortgage workflow, compliance and closing deadlines while maintaining accuracy and quality.
* Responded to 1st and 2nd Tier related issues with Encompass360 and questions from the frontline field organization including Loan Officers, Loan Processors, Underwriters and Closers.
* Created Business Rules to prevent common errors by sales and operations.
* Participated in sessions with cross functional teams to develop prototypes and screen mockups.
* Performed Gap Analysis, system testing and participated in JAD sessions to create/revise prototypes per user feedback.
* Used RACI matrix to clarify team member responsibilities. Performed Gap Analysis, Risk Analysis, and Impact Analysis.
* Identified key marketplace opportunities and partnered with sales to develop marketing and business plans.

**STREAMLINE MORTGAGE – ROCK HILL, SC**

**Jr. Business Systems Analyst**  August 2004 to September 2008

* Worked as a Loan Officer, Processor, and Junior Underwriter to cultivate mastery of mortgage industry.
* Added/modified user accounts and credentials as needed with Calyx and other third-party providers.
* Created custom screens, templates, fee configurations, documents, print form groups and maintained Cardex database.
* Developed business rules and processes to streamline origination processes ensuring compliance with company policies and compliance laws.
* Performed Gap Analysis, system testing and create/revise prototypes per user feedback.
* Supported system users on Calyx issues and conducted system training with all levels of the business.

**EDUCATION**

**MASTER OF INFORMATION SYSTEMS**: SOFTWARE ENGINEERING MANAGEMENT September 2014

**Strayer University**, Charlotte, North Carolina

**BACHELOR OF SCIENCE DEGREE**: ECONOMICS August 2004

**Clemson University**, Clemson, South Carolina

**CERTIFICATIONS**

**Certified ScrumMaster (CSM)** April 2019

**Six Sigma White Belt** July 2013