

# Matthew Gollihur

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## Finance Operations Manager

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### Financial Services | Regulatory Compliance | Process Improvement

Results-driven finance professional with over 15 years of experience in financial operations, regulatory compliance, and client relationship management within the mortgage industry. Proven track record of managing complex financial operations, ensuring regulatory adherence, and driving operational efficiency in fast-paced environments. Skilled in stakeholder management, risk assessment, and implementing strategic initiatives across diverse teams. Strong communicator with the ability to explain complex financial concepts to users with varying degrees of financial experience. Demonstrates exceptional leadership skills, having successfully led and developed teams of up to 18 professionals, resulting in significant market share growth and operational improvements. Committed to continuous learning and professional development, as evidenced by current pursuit of a Bachelor's degree at Brigham Young University, aligning personal goals with the institution's mission of lifelong education and excellence.

## RELEVANT SKILLS & EXPERIENCE

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1. **Financial Management:** Extensive experience in managing financial operations, including loan origination, underwriting, and servicing
2. **Regulatory Compliance:** Ensured 100% compliance with banking regulations including BSA/AML/CIP, Consumer Privacy, and GLBA
3. **Process Improvement:** Designed and implemented data management enhancements, saving over 1,300 hours annually
4. **Team Leadership:** Led and developed teams of up to 18 professionals (at OCCU), driving significant growth and operational efficiency
5. **Stakeholder Management:** Cultivated relationships with diverse stakeholders, driving 25% growth in internal referrals
6. **Financial Systems:** Proficient in industry-specific tools such as Encompass LOS, Optimal Blue, and Salesforce
7. **Advanced Excel Skills:** Utilized Excel for complex financial modeling and data analysis throughout career

## WORK EXPERIENCE

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**Bank of Utah- Sandy, Utah**

June, 2024 – present

### Mortgage Loan Originator

Developed business through creative networking sources. Utilized prior and existing connections for marketing opportunities. Maintained comprehensive knowledge of mortgage products including

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HELOCs, construction and lot loans, conforming, jumbo loans, conventional (Fannie Mae and Freddie Mac), government (VA, FHA), HomeReady and HomePath. Ensured compliance with bank policies, underwriting guidelines, and lending regulations, including BSA/AML/CIP, Consumer Privacy, and GLBA. Utilized industry-specific tools such as Encompass LOS, Optimal Blue, Day One Certainty Validations, etc. to perform job functions. Maintained updated documentation for every file. Processed appraisal fees/payments. Collaborated with internal and external partners throughout the loan process. Interfaced with borrowers and their advisors as necessary, maintaining a high degree of professionalism in communication and teamwork. Took pride in educating borrowers and explaining complex concepts in a way that was easy to understand.

- Designed and implemented a software tool to facilitate efficient and accurate loan estimates, improving process efficiency and sharing it with team members to enhance collaboration
- Developed new business through creative networking strategies; converted bank referrals into applications while maintaining a list of qualified centers of influence
- Maintained comprehensive knowledge of mortgage products to recommend optimal solutions for borrowers

**U.S. Bank- Utah**

\*Jan, 2020 – June 2024

**Private Wealth Mortgage Banker (remote)**

July, 2014 – May, 2015

*\*I was re-hired to leverage relationship building skills and increase market share in the highly competitive luxury market of Park City, Utah.*

Consistently ranked as the top producer within a team of 8-10 sales professionals for four consecutive years. Self-sourced mortgage business through innovative networking strategies in the affluent Park City market, identifying and attending marketing events that complemented the product niches of the portfolio. Excelled in client relationship management. Managed a diverse portfolio including high-net-worth clients, providing tailored mortgage solutions through consultative sales techniques. Leveraged in-depth product knowledge to align recommendations with client objectives. Identified cross-selling opportunities and referred business to internal partners. Executed strategic marketing campaigns, boosting client acquisition. Ensured 100% compliance with bank and federal regulations through thorough risk assessments of new loans. Excelled in client retention, often securing repeat business.

- Managed complex projects, including the implementation of Day One Certainty Validations, improving operational efficiency and regulatory compliance
- Achieved \$37 million loan volume in the first year, exceeding goals by over 200% through effective project planning and execution
- Maintained perfect score of 100% client satisfaction, demonstrating strong communication and stakeholder management skills

**Chase Bank -Park City, Utah**

\*Jan, 2018 – Jan, 2020

**Private Client Mortgage Banker**

May, 2015 – Jan, 2017

*\*I was re-hired to tap into potential business opportunities in the newly expanded Silicon Slopes market*

Cultivated strategic relationships across diverse stakeholders, driving 25% growth in internal referrals through consultative selling techniques. Demonstrated expertise in a wide range of

financial products while ensuring 100% compliance with regulations. Consistently exceeded sales targets in a competitive market by implementing innovative client retention strategies and cross-selling opportunities. Delivered exceptional client experiences, achieving 100% satisfaction rating. Provided education for borrowers on the lending process and financial concepts. Collaborated effectively with cross-functional teams to support business services and ensure regulatory compliance. Closely safeguarded all confidential financial information.

- Proven ability to build and maintain strategic relationships, resulting in significant business growth
- Expertise in navigating complex financial products and regulatory environments
- Track record of exceeding sales targets through innovative strategies and cross-selling
- Strong analytical skills and proficiency with industry-specific tools
- Consistently received recognition from regional management for outstanding best practices in relationship building

**Fairway Mortgage- Park City, Utah**

July, 2017 – Jan, 2018

**Senior Mortgage Loan Originator**

Expanded business into high-net-worth market through innovative networking strategies, deepening industry relationships. Conducted comprehensive client interviews to recommend tailored financial solutions across a wide range of products. Ensured 100% regulatory compliance while establishing thought leadership through industry committee participation and continuing education initiatives. Utilized industry-specific tools to analyze complex financial documents and assess risk profiles. Monitored borrower files and shepherded through to successful closing.

- Demonstrated ability to penetrate new markets and build strategic relationships in high-value segments
- Showcased adaptability by quickly mastering diverse product offerings and regulatory requirements
- Established established thought leadership through active participation in industry events and educational initiatives

**Integrity First Lending -Park City, Utah**

Jan, 2017 – July, 2017

**Senior Mortgage Loan Originator**

Demonstrated sales leadership by expanding into high-value markets, introducing niche products to over 100 top-tier professionals. Conducted in-depth consultations to match clients with optimal product offerings across a wide range of loan types. Kept accurate records and documentation, and handled confidential information with the utmost care. Ensured regulatory compliance and customer privacy while minimizing lending risks. Executed targeted marketing campaigns, reaching 1,000+ industry professionals through various channels.

- Was recruited to expand company footprint in high-value market, showcasing ability to penetrate new segments
- Personally introduced over 100 realtors to niche products, demonstrating strong networking and relationship-building skills

- Designed and implemented targeted digital marketing campaigns, reaching a network of 1,000+ professionals

**Oregon Community Credit Union -Eugene, Oregon**

June, 2013 – July, 2014

**Mortgage Lending Manager**

Led and developed a team of 18 mortgage professionals, driving 50% market share growth through strategic initiatives. Demonstrated problem-solving skills by effectively resolving escalated issues beyond loan officers' scope. Served as key representative at community events, building collaborative partnerships and enhancing the institution's local presence. Led and directed the implementation of new software systems (Encompass LOS).

- Managed mortgage sales team for a credit union with \$1.2 billion in assets, achieving 50% market share growth in under 1 year
- Drove 200% surge in branch mortgage referrals through strategic training and sales initiatives
- Demonstrated ability to build collaborative partnerships through community engagement

**Bank of Nevada -Las Vegas, NV**

May, 2012 – June, 2013

**Special Assets Officer**

Managed complex commercial asset workouts and supervised residential mortgage servicing team. Coordinated with internal and external partners to orchestrate effective mitigation strategies for non-performing credits. Prepared high-value loan presentations for board review and received training on Moody's financial spread analysis.

- Advised on modifications, short sales, and foreclosure requests, demonstrating ability to navigate complex financial situations
- Managed critical aspects of non-performing commercial credits valued at \$5-\$20 million
- Developed expertise in financial analysis through on-the-job training in Moody's method for financial spreads
- Demonstrated skill in analyzing and presenting complex financial information

**Zions Bank -Salt Lake City, Utah**

Dec, 2009 – Feb, 2012

**Loan Workout Officer & OREO Disposition Officer**

Coordinated with internal and external partners to effectively dispose of bank-owned properties, minimizing losses while meeting company goals. Implemented data management enhancements and provided guidance on legal actions related to complex financial situations.

- Played key role in reducing troubled assets, closing over \$70 million in commercial sales in first year
- Designed and implemented data management enhancements, saving over 1,300 hours annually and demonstrating process improvement skills
- Provided direction for legal counsel on bankruptcies, collections, workout agreements and foreclosures, ensuring regulatory compliance

## EDUCATION

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**Brigham Young University – Provo, Utah**

Bachelor of Science– General Studies, Business Emphasis; expected August, 2025

*\*Though I have many years of professional industry experience, I value education and believe in striving for the best version of myself; consequently, I am working toward the completion of a Bachelor's Degree outside of business hours.*

## PROFESSIONAL SKILLS

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- Skilled problem solver
- Exceptional critical thinking skills
- Seasoned interpersonal skills
- Creative and innovative
- Leadership ability
- Excellent quantitative skills
- Collaboration and teamwork
- Negotiation
- Sound judgment
- Strong analytical skills
- Excellent written and verbal communication
- Adaptability to fast-paced, dynamic environments
- Expert consultative sales skills
- Able to manage a book of business
- Advanced Excel spreadsheet skills (self-proclaimed Excel nerd)
- Adept at cross-selling
- Excellent organization and time management skills
- Highly detail-oriented
- Willing to take initiative and work independently
- Skilled at maintaining long-term relationships with high-value clients in the financial sector
- Strong technical aptitude with the ability to quickly learn new software and industry-specific tools
- Bilingual Proficiency (fluent in English and Spanish)
- Commitment to professional development and continuous improvement
- Willing to obtain additional certifications or training as required
- Firmly committed to BYU's mission

## TECHNICAL PROFICIENCIES

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- Mortgage industry-specific software including Encompass LOS, Optimal Blue, Salesforce
- MS Office suite (Word, Excel, Outlook, PowerPoint)
- G-Suite (Google Docs, Google Sheets, Google Slides)

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- JavaScript
- HTML
- Slack
- Canva
- Adobe

## **VOLUNTEER EXPERIENCE**

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**The Church of Jesus Christ of Latter-day Saints-** *Buenos Aires, Argentina*

**Full-time missionary**

- Held various leadership roles; led a variety of service project efforts
- Achieved fluency in the Spanish language

## **AWARDS AND HONORS**

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**Eagle Scout** – *University Place, WA*

- Attained the highest rank in the Scouting program and held various leadership roles