

LOAN OPERATIONS MANAGER

Summary

Versatile operations manager demonstrating effective leadership in all aspects of the mortgage operations. Excels at identifying and implementing innovative solutions, driving cross functional change, and streamlining operations in a safe and sound manner.

Highlights

- Strategic planning
- Risk and control oriented
- Lean manufacturing and design
- Analytical
- Personable
- Cost reduction and containment
- Execution
- Results oriented
- Innovative
- Collaborative
- Consensus building techniques
- Process improvement strategies
- Multi-unit operations management
- Troubleshooting and problem solving
- Business process re-engineering
- Flexible
- Dedicated

Experience

Loan Operations Manager 02/2013 to Current Banesco Miami , FL

- Creation of an end user computing database to create one way letter contract amendments with use of an electronic signature.
- Implementation reduced contract processing time by more than 50% and replaced manual processes.
- Identified and resolved delivery data errors that resulted in approximately \$2.5M in incorrectly assessed delivery fees.
- Implemented Loan Quality Reporting with Business channels and reduced loan originations defect.
- rate by 5% from 2011 to 2012.

Manager 04/2005 to 02/2013 Hyatt Lenox , MA

- Loan Delivery Operations Managed all single family loan deliveries to Fannie Mae, Freddie Mac, Ginnie Mae, Mortgage Revenue Bond Agencies, Wall Street Firms.
- Implemented reporting and quality standards to reduce loan origination/acquisition defect rate and drive business channel accountability.
- Drove early implementation of ULDD Phase I to Fannie and Freddie.
- Partnered with trading, settlement, loan accounting, treasury and document custody to develop a process to ensure whole loan and MBS securities were appropriately collateralized until loan or security settlement activities were concluded.
- Developed operations processes to integrate Capital Markets Operations with Warehouse Lending activities.
- Created dynamic capacity models to assess and implement appropriate staffing levels Created operating budget annually, and monitor daily/weekly/monthly to ensure compliance, and assess changes as needed.
- Implemented numerous strategic initiatives to help organization meet requirements or reach desired goals.
- Participated in creation of annual business plan.
- Finalized product is monitored daily/weekly /monthly to ensure business goals are on target and within budget for completion.
- Identified and Implemented creative process improvements that maintained or improve overall level of quality, cost management etc related to deliveries or support directives, along with relations with interdependent business departments.
- Provided consistent leadership, guidance, growth and development exercises to Team Leads so as to ensure a committed, motivated department.

Delivery Team Lead 04/2002 to 04/2005 Pepsico Youngwood , PA

- Managed team of ten to twelve employees that delivered between between 5B and 10B annually to Fannie Mae, Freddie Mac and Ginnie Mae and Wall Street Firms.
- Created training programs and policies to develop new/existing employees.
- Created and developed second shift team to support peak delivery volumes.
- Worked collaboratively with GSE's to improve loan quality at time of delivery to improve loan purchase and security settlement turn times.
- Improved MBS Pool Quality by 33% from 2002 to 2003.

Delivery Specialist 06/2001 to 04/2002 Aaron's Hiram , GA

- Responsible for delivery of mortgage loans/pools to Fannie Mae, Freddie Mac and Ginnie Mae.

Senior Follow Up Specialist 01/2000 to 06/2001 Bass Pro Shops Bolingbrook , IL

- Responsible for clearing exceptions identified during final certification audit of Ginnie Mae pools/securities.
- Responsible for monitoring exception rate against expected threshold to avoid possibility of posting letter of credit.
- Developed Departmental Progress Reporting.
- Created training programs and trained new and existing team members on departmental processes/procedures.

Operations Support Associate 02/1999 to 01/2000 GMAC Mortgage, LLC City , STATE

- Provided Clerical and Administrative Support for Loan Underwriters, Processors and Management.
- Performed Junior Loan Processor Duties, such as obtaining verification of employment letters, clearing underwriting conditions, and placing phone calls to borrowers to follow up on outstanding items needed to close their mortgage loan.
- Performed Junior Underwriting duties such as calculating LTV, DTI and citing standard underwriting conditions.

Education

Business Administration/Management 1998 Bucks County Community College City , State Business Administration/Management

Business Administration/Management 1996 University of Pittsburgh City , State Business Administration/Management

High School Diploma : General 1996 Pennsbury High School City , State General

Skills

accounting, Administrative Support, automation, budget, business plan, Capital Markets, Clerical, credit, database, Delivery, DTI, leadership, letters, Mac, peak, policies, executive presentations, pricing, processes, Processors, Progress, Quality, reporting, securities, staffing, strategic, phone, employee development, training programs, treasury