MARCUS ALBRIGHT

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PROFESSIONAL SUMMARY

Results-driven Mortgage Fraud & Compliance Specialist with 7+ years of experience in fraud detection, regulatory compliance, and risk management within mortgage lending institutions. Proven track record of 1,000+ successful investigations with 100% compliance record. Combining deep mortgage industry expertise with emerging technical cybersecurity skills to deliver innovative solutions for fraud prevention and compliance automation. Expertise in occupancy fraud detection, loan document analysis, AML/BSA compliance, and process optimization achieving 35% efficiency improvements.

CORE COMPETENCIES

- Mortgage Fraud Detection: Occupancy fraud, income/employment verification, straw buyers, appraisal fraud
- Regulatory Compliance: RESPA, TILA, ECOA, HMDA, QM/ATR rules, fair lending compliance
- AML/BSA Operations: SARs, CTR filing, OFAC screening, beneficial ownership verification
- Quality Control: Pre/post-close QC reviews, audit preparation, regulatory examination support
- Technical Skills: Excel (Advanced), Salesforce, Zendesk, SQL, Splunk, Python, Bash, PowerShell
- Process Optimization: Workflow automation, KPI tracking, dashboard development, executive reporting

PROFESSIONAL EXPERIENCE

Fraud & Compliance Analyst

Mortgage Lending Institutions | 2017 - Present

- Conducted 1,000+ mortgage fraud investigations with 100% regulatory compliance record, identifying and preventing $500K+ in potential fraud exposure through advanced pattern recognition and document analysis
- Specialized in detecting occupancy fraud, income falsification, straw buyer schemes, and appraisal fraud through comprehensive loan file reviews and third-party verification
- Maintained 100% audit success rate across multiple regulatory examinations through meticulous documentation and attention to detail
- Executed AML/BSA compliance functions including SAR preparation, CTR filing, OFAC sanctions screening, and CIP/CDD procedures
- Performed pre-close and post-close quality control reviews ensuring compliance with underwriting guidelines and regulatory requirements
- Achieved 35% efficiency improvement through process automation and workflow optimization using Excel macros, V-lookups, and pivot tables
- Developed KPI dashboards and executive reports tracking fraud trends, compliance metrics, and investigation outcomes
- Provided regulatory examination support and audit remediation, resulting in zero findings across all reviews
- Collaborated with underwriting, closing, and legal teams to resolve red flags and suspicious activities

TECHNICAL TRAINING & CERTIFICATIONS

- CompTIA Security+ (In Progress) - Industry-standard cybersecurity certification
- Quickstart Cybersecurity Bootcamp - University of Tennessee (2024)
- Network Defense Essentials - EC-Council
- AWS Cloud Technical Essentials - Amazon Web Services
- Cybersecurity Fundamentals - University of Tennessee
- Risk Management - New York Institute of Finance

TECHNICAL SKILLS

Compliance & Analytics: Excel (Advanced - V-Lookups, Pivot Tables, Macros), Salesforce, Zendesk, SQL, Data Analysis

Security Operations: Splunk (SIEM), Wireshark, Nmap, Kali Linux, Security Scanning
Scripting & Automation: Python, Bash, PowerShell, Workflow Automation
Cloud & Infrastructure: AWS Fundamentals, Cloud Security Basics

KEY ACHIEVEMENTS

- Prevented $500,000+ in mortgage fraud exposure through proactive detection and investigation
- Maintained 100% compliance record across 1,000+ fraud and AML investigations
- Achieved zero regulatory findings across multiple audits and examinations
- Improved operational efficiency by 35% through process automation and optimization
- Built enterprise vulnerability scanner combining 36 security tools for comprehensive assessment

EDUCATION

Cybersecurity Bootcamp - University of Tennessee, Quickstart Program (2024)
Continuous Professional Development - Ongoing technical training in cybersecurity and compliance