



Client Name

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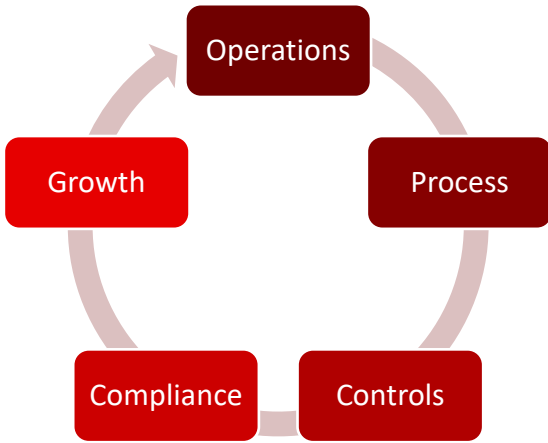
*Compliance Programs ~ Profit Margin Growth ~ Policy Writing
Risk Management ~ State Regulatory Examinations
Regression Analysis ~ Reporting ~ Financial Analytics
Legal and Corporate Requirements ~ State and Federal Audits
Conflict Resolution ~ Relationships Building ~ Team Leadership*

Vice President of Fair Lending and Responsible Banking | Director of HMDA

Track record of being the best of the best in driving process improvement, streamlining reporting, and ensuring consistency within the process of fair lending rules and reporting guidelines. Accomplished and detail-oriented leader with broad exposure to fair lending, mortgage operations, financial information management, regulatory compliance, and people management. Recognized as a go-to person for addressing HMDA and fair lending issues and implementing correct reporting under HMDA. Strong attention to detail and proven capacity to integrate compliance systems/procedures and think on the fly to solve complex compliance issues in line with relevant laws and regulations on the spot. Highly skilled in overseeing regulatory compliance, conducting fair lending auditing and testing, and performing comparative file reviews to remediate reporting exceptions.

KEY QUALIFICATIONS & SKILLS

- ✓ Able to manage additional areas of regulatory compliance, including regulatory change management, UDAAP, policies development, marketing materials review, and complaints monitoring.
- ✓ Comprehensive knowledge of ECOA remediation, TRID fee monitoring, initial disclosure monitoring, and TILA-RESPA Integrated Disclosures Rule (TRID) implementation.
- ✓ People-centric leader, able to encourage accountability, promote a collaborative work environment, and determine team responsibilities to enhance efficiency and effectiveness.
- ✓ Capable of conducting regular team and individual meetings for performance assessment, encouraging employee development through guidance, and supporting experimentation in a dynamic and fast-paced work setting.
- ✓ Excels at building productive relationships by developing trust and credibility through outstanding interpersonal and communication talents.



CAREER SUMMARY

Assistant Vice President - Compliance | Company Name, City, ST

2021 to Present

Oversee State and Federal examinations and audits, scrutinize audit findings with keen attention to detail, and implement processes to follow up on corrective actions and monitor items going forward. Manage external audits other than regulatory and contribute to compliance audits, including California per diem audits. Ensure smooth execution of daily operations by resolving complex issues and restructuring existing processes.

- Implemented new policies and procedures for areas of oversight, oversaw all State and Federal Examinations, and implemented corrective actions.
- Headed a dedicated team of 3 direct reports from HMDA and performed State regulatory reporting, including 60 reports per annum (State compliance reports and 1 HMDA Federal report).
- Introduced internal controls and implemented XX rules to manage high-volume data of the last X years and streamline assigned areas with challenges.
- Reviewed annual policies, delivered insights-driven recommendations for changes, and collaborated with executive management for implementation.
- Served as an active member of the fair lending reporting and committee team as well as functioned as a main point of contact for State examinations.

Senior Compliance Analyst | Company Name, City, ST

2020 to 2021

Directed pending and cancelled team in final action plan for XX Act. Managed TRID fee monitoring, initial disclosure monitoring, and regulatory reporting. Enhanced knowledge and understanding of new regulations and TRID compliance testing and monitoring process.

- Monitored and verified initial disclosures sent out in a timely manner, performed TRID fee monthly testing, and responded to regulatory questions.

Assistant Vice President, Fair Lending Compliance Officer | Company Name, City, ST

2019 to 2020

Conducted fair lending auditing and testing within moderate to high-risk areas and performed comparative file reviews to recognize and remediate reporting exceptions. Analyzed existing data and implemented new process improvements to optimize data collection. Trained new staff members on bank policies and procedures and introduce industry best practices to improve work efficiency and productivity.

- Performed and completed reporting to the board members for annual review of Fair Lending Analysis, including commercial, consumer, and mortgage.
- Streamlined XX process improvement, monitored XX timing requirements across all channels, and tracked fair lending moderate risks related to XX, marketing, and third-party lead generator testing.

Fair Lending Manager | Company Name, City, ST

2016 to 2019

Scrutinized consumer complaints and stage examination findings to identify violations of fair lending laws or contained UDAAP violations. Conducted XXX remediation and quarterly fair lending reporting and regression analysis. Maintained compliance with State and Federal regulations by preparing counter-offer and suspense forms. Delivered hands-on support to IT developers in aligning disposition and reasons in the company's Loan Origination System (LOS) to adhere to the Home Mortgage Disclosure Act (HMDA) (Regulation C).

- Developed new policies and procedures for different regulations and reports, such as fair lending policy, UDAAP, ECOA, HMDA, and mortgage call report policy and procedure.
- Achieved 'Zero' late regulatory reporting submissions and findings by leading the entire AAG compliance reporting function, including mortgage call report, ancillary State regulatory reporting, and HMDA Loan and Application Register (LAR) filing.
- Recognized as 'Compliance and Risk Employee of the Year in 2017' for delivering exceptional services and meeting expectations of senior leadership.
- Identified and reduced data integrity issues by playing an integral role toward the successful execution of the Corrective Action Plan (CAP) project.

"XX was a colleague of mine at XXX. I managed the Policies and Procedures department at XX, and was fortunate to work with XX on several projects. I was always very impressed with her professionalism and willingness to help on any project. I relied on XX's experience in Fair Lending, agency reporting, familiarity with mortgage and with financial compliance regulations to write and publish policies for the enterprise. Her expertise in those areas was critical to the success of meeting my department's goals. XX consistently exhibited a strong work ethic, and always made time to answer my questions. The quality of her work was never a concern, and it came as no surprise when she was awarded "Employee of the Year" for the Risk and Compliance department. On a personal level, XX was always very friendly, generous with her time, and made working together fun. Even though I left XX in June, I keep in contact with Renee, and would consider her an asset to any organization that would hire her." Name, Title, Company

Compliance Reporting Manager | Company Name, City, ST

2015 to 2016

Ensured swift response to State examinations by preparing files, completing questionnaires, and assessing examiner's responses. Assisted other team members in conducting and finalizing internal audits on fair lending and dispositions. Filed assessment fees for all 50 states and facilitated multiple company renewals. Reported on the State regulatory (licensing) for all 50 states and US territories.

- Implemented TILA-RESPA Integrated Disclosures Rule (TRID), executed filing of HMDA-LAR, and conducted verification and submission of information through compliance ease.

Senior Compliance Analyst - Monitoring and Testing | Company Name, City, ST

2013 to 2015

Enhanced knowledge of laws and regulations by understanding and analyzing policies, procedures, and training materials related to new and existing laws and regulations. Ensured proper functionality of automated compliance systems in accordance with current regulations. Served as a key member of the compliance implementation task force for new products and services.

- Synchronized with business units and legal department in answering questions regarding regulations related to originations and implementing loan origination process changes due to regulation changes.
- Evaluated adherence of loan origination business units to the pre-defined process through quality control, audits, first line of defense, and compliance.
- Ensured consistency and accuracy of Federal and State regulatory compliance requirements by overseeing and reviewing Nationstar websites.

Company Name, City, ST

2004 to 2013

Compliance Analyst

Executed potential investor/warehouse applications and investor due diligence and provided support for State examinations in collecting associated documents and selecting relevant files. Managed Nationwide Mortgage Licensing System and Registry (NMLS) quarterly call reporting. Completed all State reporting for State requirements and filed HMDA-LAR.

- Delivered hands-on support for XX set-up, XXX, and timely completion of (XXXX) quarterly report.

Quality Control Analyst

Audited high-risk loans and prepared loans for outsourced post-closing audit while writing direct responses for the findings on external post-closing audits. Oversaw processing of XXXX through IVES for borrowers and processors.

- Handled and updated the HUD's Limited Disbarred Participation (LDP) and GSA's excluded parties list while ensuring high accuracy of information.

Additional Experience: Senior Compliance Manager at XX | Fair Lending/HMDA Compliance Specialist at XX.

TECHNICAL SKILLS

Loan Origination (Encompass, Black Knight, and LMA)
Vendors Software (Quest soft, Rata compliance, CRA Wiz,
and Compliance E)
Presentation (Microsoft Office (PowerPoint))

AWARDS AND APPOINTMENTS

Compliance and Risk Employee of the Year (2017)
Chaired the Executive Committee at XX (2021 to Present)
Chaired the Fair Lending Committee at XX. (2021 to Present)
Co-chaired the Fair Lending Committee at XX (2019 to 2020)