



Summary of Qualifications

Mortgage risk management expert with record of directing Mortgage Fraud, Quality Control and Operational Risk organizations for both GSEs and large & small financial institutions. Recognized for:

- Strategic organizational planning
- Creation of meaningful metrics and reporting
- Chairing MBA Fraud & Ethics subcommittee (3 one-year terms)
- Speeches, publications, and training - including creation of educational games
- Control assessment, root cause analyses, and process improvement plans

Professional Experience

Fannie Mae, Chicago, IL **2008 – 2016**
Managing Director, Mortgage Fraud Program, 2011 – 2016

Directed investigation, reporting and resolution of mortgage fraud. Maintained relationships with industry partners including law enforcement, FHFA & FinCEN. Managed fraud training & publications.

- Reorganized; expanded scope of investigations
- Implemented investigative productivity and quality disciplines
- Upgraded fraud case management system and developed actionable reporting

Director, Mortgage Fraud (MHA & Industry Relations), 2010 – 2011
Manager, Mortgage Fraud Industry Relations, 2008 – 2010

Freddie Mac, Chicago, IL **2003 – 2007**
Director, External Operational Risk Management, 2006 – 2007

Directed nationwide teams in on-site risk and control reviews of all aspects of Freddie Mac's Seller/ Servicers' operations: loan application through REO disposition.

Director, Quality Control, 2003 – 2006

Loan quality assessments for Freddie Mac's largest Seller/Servicers (e.g., CitiMortgage, Wells Fargo, ABN Amro, Countrywide, IndyMac, National City, US Bank & Fifth Third).. Recommended customer terms of business/remedial action plans. Instrumental in implementing a system for trending QC results.

Washington Mutual Bank, Seattle, WA **2002 – 2003**
Residential Quality Assurance Manager Managed post-closing Quality Control for all loan originations.

Freddie Mac, Chicago, IL **1995 – 2002**
Manager, External Operational Risk Management

Managed teams (nationwide) in on-site risk and control reviews of all aspects of Freddie Mac's Seller/ Servicers' operations: loan application through REO disposition.

June 1997 – January 2002: **Freddie Mac** **Woodland Hills, CA**
External Operational Risk Management Manager (See description above / EORM Director.)

January 1995 - June 1997: **Freddie Mac** **Woodland Hills, CA**
Senior Fraud Investigator

Developed and investigated mortgage fraud cases, additions to Freddie Mac Exclusionary List, terminations, and prosecution. Developed and presented fraud seminars to customers, MBA Conferences & industry groups.

1990 - 94: American Residential Mortgage Corp. La Jolla, CA
Assistant Vice President, Quality Control

Directed Quality Control staff in Quality Control review function

1987 - 1990: Great American Bank San Diego, CA
Research Analyst, Administrative Officer

Project manager: developed new loan programs, policies & procedures

1986 - 1987: Platte Valley Mortgage Corp. Aurora, CO
Correspondent Purchasing & Investor Shipping Dept. Manager

Managed underwriting, purchase and shipping of loans.

1985 - 1986: Moore Mortgage Corp. Denver, CO
Quality Control Auditor, Government Loan Insuring, Shipping

1980 - 1983: Coldwell Banker Carlsbad, CA
Licensed Real Estate Salesperson

Professional memberships

11 year elected contribution to MBA QA Executive Committee, and MBA Fraud & Ethics Subcommittee

Education

BS Business & Management, Pepperdine University