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Accomplished leader with over 20 years of experience optimizing business processes and streamlining services resulting in improved customer satisfaction and business workflow. Expertise in devising strategies to improve the quality and efficiency of financial services while mitigating risks and losses.

## Areas of Expertise

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- Customer Relationship Management
- Process Re-engineering
- Metrics/Key Performance Management
- Investigations
- Problem Solving
- Leadership and Team Development
- Compliance and Quality Control
- Communication and Engagement
- Government and Agency Audits
- Interpersonal Skills

## Professional Experience

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### **AmeriSave Mortgage Corporation** **Sr. Compliance Analyst – Compliance Department**

**Atlanta, Georgia**  
9/2020 to 8/2022

- Prepared responses to successfully resolve customer complaints in collaboration with other department heads and legal counsel. Made recommendations for corrective and preventive actions related to the loan application process.
- Researched and investigated customer complaints filed with state and federal agencies (BBB, CFPB) and wrote responses to customers and related agencies addressing the results of the investigation.
- Provided guidance to consumers regarding applicable changes to regulations (TILA, RESPA, HMDA, ECOA, FDIC) affecting the mortgage business.
- Collaborated in the preparation of executive summaries, training materials, policies and procedures.
- Assisted with government and agency examinations and audits.
- Complied with company policies and procedures as well as applicable laws and regulations.

### **Ameris Bank** **Supervisor – Escrow Department**

**Atlanta, Georgia**  
7/2013 to 3/2020

- Trained the customer service team to handle customer questions about escrow analysis, resulting in increased departmental productivity and effectiveness.
- Enhanced the annual escrow analysis statement process to eliminate errors and improve efficiency.
- Revamped the recovery process of corporate funds advanced to customers for tax payments. The revamped process recovered over 70% of the funds owed, helping to minimize company losses.
- Coached escrow team to ensure they met productivity standards and maintained task-service-level agreements (mortgage interest statements and escrow analysis).
- Hired and trained the escrow team. Conducted annual performance evaluations.
- Served as Subject Matter Expert (SME) for escrow audits covering statutory reporting.
- Performed root cause analysis on complex customer escalations and provided feedback across the organization to establish additional controls.

# Susan A. McGarrity

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## Marsh Associates Assistant Servicing Manager

Charlotte, North Carolina  
2/2005 to 7/2013

- Developed PMI/MIP/USDA billing and certificate reconciliation procedures to streamline and improve billing, cancellation, reinstatement and commitment processes and communications.
- Automated PMI billing files to enhance productivity and the workflow process.
- Implemented electronic transmissions for tax and insurance payments resulting in a 25% reduction in staffing expense.
- Identified best practices and implemented process improvements to maximize departmental efficiency, effectiveness, and accuracy.
- Skilled at de-escalating customer situations, acting as a customer advocate, and taking ownership until customer issues are resolved.
- Recruited, hired, and trained seven (7) associates, developing them into productive team members with excellent servicing knowledge.

## Additional Experience

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- Automated Underwriter Specialist | Waterfield Financial Group | Ft. Wayne, Indiana 4/2004 – 2/2005
- Loan Closer, Waterfield Financial Group | Ft. Wayne, Indiana 12/2001 – 4/2004
- Client Coordinator | Waterfield Financial Group | Ft. Wayne, Indiana 5/2001–12/2001

## Education and Credentials

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Bachelor of Science in Health Science with a Minor in Education  
SUNY College at Brockport - Brockport, NY

Annual Certifications: Bank Compliance

## Technical Skills

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- Microsoft Office Suite
- Black Knight LoanSphere System

## Acronyms Used

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BBB = Better Business Bureau  
CFPB = Consumer Financial Protection Bureau  
TILA = Truth in Lending Act  
RESPA = Real Estate Settlement Procedures Act  
HMDA = Home Mortgage Disclosures Act  
ECOA = Equal Credit Opportunity Act  
FDIC = Federal Deposit Insurance Corporation  
PMI = Private Mortgage Insurance  
MPI = Mortgage Insurance Premium  
USDA = United States Department of Agriculture