
Finance Leader

Accomplished leader with over 20' years of experience and skills driving process improvement and streamlined services for improved customer experiences resulting in increased customer satisfaction and business activity. Expertise in enhancing customer satisfaction and devising strategies to improve services quality and efficiency while mitigating risk and losses.

Areas of Expertise:

- Fraud Investigations
- Metrics/Key Performance Management
- Process Re-engineering
- Customer Relationship Management
- Trouble shooting and problem solving
- Leadership and Team Development
- Compliance, Quality Control
- Communication and Engagement
- Internal Audit
- Interpersonal Skills

Professional Experience

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

Atlanta, Georgia
09/2020 to 08/2022

- Facilitated formal complaint responses through collaboration with business units along with driving process improvement to enhance the program for efficiency and compliance.
- Responded timely to inquiries from the business units for guidance with applicable regulations and provide feedback to business owners in support of compliance efforts (TILA, RESPA, HMDA, ECOA, FDIC).
- Prepared, and assisted in the preparation of, executive summaries, training materials, policies and procedures. Facilitate corrective and preventative actions.
- Assisted with examinations/audits.
- Understood and complied with all company policies and procedures, laws, regulations as applicable.
- Kept abreast with and communicated regulatory changes that affected the department.
- Researched and wrote responses to complaints filed with the state and federal agencies (BBB, CFPB, etc).

Ameris Bank **Supervisor – Escrow Department**

Atlanta, Georgia
07/2013 to 03/2020

- Trained the Customer Service Team into Escrow Analysis Experts, resulting in increased departmental productivity and effectiveness.
- Enhanced the annual escrow analysis statement process to eliminate errors.
- Revamped the recovery of corporate advanced funds for tax payments to recover over 70% of funds to minimize losses.
- Coached escrow team to ensure team met the appropriate productivity standards and maintain task SLAs (1098's, escrow analysis, etc).
- Served as Subject Matter Expert (SME) for escrow audits covering statutory reporting.
- Performed root cause analysis on complex escalations to resolve and provided feedback across organization to establish additional controls.
- Hired, trained, provided feedback and performed annual performance evaluations.

Susan A. McGarrity

Atlanta, Georgia | [linkedin.com](https://www.linkedin.com/in/susanmcgarrity)
susanmcgarrity@email.com | +1 704.222.0000

Marsh Associates **Assistant Servicing Manager**

Charlotte, North Carolina
02/2005 to 07/2013

- Established PMI/MIP/USDA billing & certificate reconciliation procedures to streamline and improve billing, cancellation, reinstatement and commitment processes and communications.
- Automated PMI billing files to enhance productivity and workflow process.
- Implemented electronic transmissions for tax and insurance payments resulting in a 25% reduction in staffing expense.
- Identified best practices and implement 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 7 associates, developing them into productive team members with excellent servicing knowledge.

Additional Experience

- **Automated Underwriter Specialist, Waterfield Financial Group**, Ft. Wayne, Indiana, 04/2004 – 02/2005
- **Loan Closer, Waterfield Financial Group**, Ft. Wayne, Indiana, 12/2001 – 4/2004
- **Client Coordinator, Waterfield Financial Group**, Ft. Wayne, Indiana, 05/2001-12/2001

Education and Credentials

Bachelor of Science: Health Science/Minor in Education | SUNY College at Brockport – Brockport, New York
Certification: Annual Bank Compliance Courses

Technical Skills

- Microsoft Office Suite
- Black Knight LoanSphere System
- Cash Management
- Data Entry/Tracking