



**Kristin Burke Martin, PhD, MBA**  
**Compliance Manager / Regulatory Compliance**

- Over 25 years of expertise driving financial and risk management within the financial industry including mortgage banking and non/bank operations for national and global financial institutions.
- The consistent theme in her career has been her expertise in enhancing overall risk and compliance management to business operations from Loan Origination, including underwriting, pre-funding and post-funding reviews, through Loan Servicing, Default and Recovery.
- Kristin worked with a team of compliance experts that to successfully create and implement a mortgage and consumer compliance platform, including partnering with IT to automate compliance testing and reporting using a SQL platform.
- Prior to joining Lenders Compliance Group, Kristin held the title of Regulatory Business Compliance Manager at MUFG Union Bank and SunTrust Bank. During this time, she was charged with consumer and mortgage compliance scheduling, testing, and guaranteeing policies procedures and processes complied with all applicable laws and regulations. In leading the Enterprise Compliance Management gap analysis with all divisions of consumer, mortgage and vendor management areas, Kristin ensured control gaps were reported, monitored and remediated prior to external regulator review.
- In addition to compliance and audit expertise, Kristin's career involved historic and projected economic trends within the financial services market and its impact on risk management, including lucrative corporate financial initiative implementations and successful project management for the Federal Reserve Bank and various other financial institutions.
- While at the Federal Reserve Bank, Kristin successfully managed budgets in excess of \$100 million. Her accolades also include successfully reducing expenditures by \$2 million annually without, impacting quality and/or workflow efficiency utilizing economic indicators, IRR, NPV, and other profitability indices to provide forecast recommendations.
- Kristin joins Lenders Compliance Group with an extensive educational background:
  - BS in Finance, Virginia Commonwealth University
  - MBA, Averett University
  - PhD in International Business, Walden University