



Brandy George
Director / Underwriting Operations Compliance
Executive Director / LCG Quality Control

- Over 30 years of extensive experience in all front and back office residential mortgage operations.
- MBA Risk Management Committee member and MBA Fraud Issues Sub-Committee member.
- Over 10 years of pre-closing, post-closing quality control, early payment and first payment default audit reviews, operations and support.
- Completed the JB Nutter HECM Underwriting, Appraisal Review and Closing Document Preparation course including loan processing and closing procedures
- FHA and FNMA underwriting review, income, asset and processing courses current and prior 8 years annually, as well as collateral assessment courses current and prior 8 years annually.
- Regional Operations Manager, responsible for administering five state regional back offices with 22 corporate employees and 20 off-site employees.
- Conventional, FHA, VA, USDA, portfolio, and investor processing and underwriting strategies, procedures, and support.
- Expertise in mortgage quality control audits, early and first payment defaults, and underwriting audits.
- Advises processors and underwriters in appropriate and agency approved guidelines as well as disclosure and documentation requirements.
- Administers documentation standards and risk assessment training that is supported by FNMA, FHLMC, FHA and VA guidelines.
- Earned distinction as a Top Trainer in three management positions.
- Proficiency in policy and procedure writing, implementation of new procedures, training and auditing.
- Setup Loan Origination systems (Point, Encompass) – disclosures and program templates configured to state and federal requirements, disclosures, loan types, loan programs, and templates.
- Implemented procedures to perform compliance checks of collateral and credit and curing of deficiencies or defects prior to delivery to investors and secondary markets.
- Responsible for managing warehouse banking, government insuring, investor delivery, post-closing file review, investor exception resolutions, and trailing documents, in final document departments with a staff of 25 employees, approximately 2000-4000 loans monthly.
- Successfully completed MAPS and Six Sigma Management Training.