



Michelle Leigh
Director / Regulatory Audits and Internal Controls

- Over 25 years of diverse experience in the Financial Services Industry, Ms. Leigh has managed all areas of mortgage banking, non/mortgage and commercial portfolios, including working with Wall Street Firm Investors and Government Lenders, from Originations through Loan Servicing and Recovery.
- Positions held at an executive level for publicly traded, leading, national Mortgage/Non-Real Estate and Commercial Banks/Non-Banks, in the United States include: Chief Compliance Officer; Managing Director/Regulatory Compliance and Internal Controls; Group Vice President/Regulatory Compliance and Quality Control; First Vice President/Corporate Quality Control, Risk Management and Fraud; First Vice President/Government Operations and Risk Management.
- Built out Risk Infrastructure in two large banks, with automated bank-wide Risk Management Audit Platform Systems, specializing in Regulatory Compliance, Internal Controls, GSE/FHA, Vendor Management, IT Compliance, Change Management, Testing/ Reporting, and Exam Management Modules; all aligning with Compliance Law and National Servicing Standards. Strategically built out and managed teams of professionals in the same areas, comprised of Subject Matter Experts, Sr. Auditors, and Analysts.
- Oversight/leadership of numerous directives under Regulatory Agency Consent Orders and the remediation/improvement/enhancements/surveillance in connection with. Includes MRIA's and MRA's, GSE Repurchase, HUD Indemnifications and Claims.
- Effective management style through collaborative effort with an eye on current/future state, clear directives and goal setting, earning trust of teammates through communication and corresponding demonstration, continuous training/promoting growth, solid commitment to ongoing improvement for the overall organization. "Executive Champion" level leader of Motorola's Lean Six Sigma Program, managing a group of 20 Six Sigma Blackbelts and 7 Greenbelts.
- Authored and implemented several Compliance Management Programs at a corporate level for leading, national banks/non-banks, Policies at Corporate and Line of Business levels, Procedures, Job Aides, Quality Control Manuals, and Risk Appetite Statements.
- Current and past speaker at various Industry Associations include: Mortgage Bankers Association, National Mortgage News, American Conference Institute, American Bankers Association, National Reverse Mortgage Association, Title One Home Improvement Lenders Association, California Mortgage Bankers Association. Co-wrote the FHA Claims Manual sold through HUD's Government Book Store.
- Industry certifications include: MBA, CFE, CRCM, VA LAPP and DE Underwriter. Earned BS in Business Administration and Entrepreneurial Studies at Northridge University.