



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



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What are your responsibilities at your present firm?

First Line of Defense Governance and Oversight for USAA FSB's Omnichannel Area. Duties include:

- Leads the Internal and External Operational Loss Program initiatives in Omnichannel in coordination with Enterprise Risk to facilitate execution to achieve goals and operational objectives.
- Provides first line risk advisory services to Omnichannel Sales and Service Strategy organization as well as Omnichannel Quality Assurance with emphasis on Material Risk development, Key Risk Indicator creation, program risk and control consultation.

How long have you been a CMB? Since 2005 (Residential)

When and why did you choose to become a Certified Mortgage Banker? This designation is an outward symbol of the level of professionalism and experience that I have undertaken in my career as a financial services professional.

Other than the CMB designation, do you hold any other designations or awards inside or outside the mortgage banking industry? Yes. Certified Regulatory Compliance Manager (CRCM), American Bankers Assoc, 2019; Strategic Leadership Certification, Tuck School of Business, 2012; Six Sigma Master Black Belt, Six Sigma Academy, 2003; Lean/Six Sigma Black Belt, American Society for Quality, 2002; Earned the following American Bankers Association Certifications in 2019: Operational Risk Mgt; Financial and Credit Risk Mgt; Lending Compliance ; Risk Management Frameworks; Fraud Prevention; BSA/AML Compliance; Deposit Compliance

Since obtaining your CMB, what have you done to give back to the mortgage banking industry?

Sponsorship of CMB Candidates:

Publications: Calculating Risk; Quality Progress, The Official Publication of the American Society for Quality (ASQ), September 2018

Judge: International Team Excellence Awards (ITEA) sponsored by ASQ. October 2018

Leadership Roles Professional Associations: Instructor, Mortgage Bankers Association School of Mortgage Banking, July 2018; Committee, Chair, Mortgage Bankers Association Risk Management and Quality Assurance, 2014-2016; Treasurer, American Society for Quality Northern Virginia Section 0511, 2009-2013;

Speaking Engagements: 2010 Enterprise Risk Summit, Featured Presenter, American Strategic Management Institute (Integrating Corporate Responsibility and Governance into Your ERM Program) | 2012 conference American Society for Quality Lean Six Sigma, Featured Presenter (Six Sigma + Operational Risk = Success) | 2012 World Conference on Quality and Improvement, Featured Presenter, American Society for Quality (Everyone is a Risk Manager) | 2012 Mortgage Bankers Association Risk Management and Quality Assurance Forum, Presenter (Operational Risk in the current environment)

5. **Outside of mortgage banking, what are your other interests and/or hobbies?** Do you volunteer for any community or school groups? Other interests include travel, hiking, and biking . USAA has a robust program of volunteer opportunities (many on-line due to the Covid Pandemic) In the past I have served on non-profit boards.

6. **What would you say to others considering becoming a CMB Candidate?** It is worth the time and effort to transform your years of experience into a tangible asset. What were your challenges in becoming a CMB? Making the commitment. Once the decision was made, I set up a study schedule that was key to handling the volume of material . What advice would you give to those considering becoming a CMB? You know more than you think you do....go for it.

7. **What would you say to others considering becoming a CMB Candidate? What were your challenges in becoming a CMB? What advice would you give to those considering becoming a CMB?** Start the journey, don't wait just go for it. The process is what makes it rewarding and educational.