



Brandy George
Associate Director of Underwriting Operations

- Over 30 years of extensive experience in all front and back office residential mortgage operations.
- Conventional, FHA, VA, Portfolio, and Investor processing and underwriting strategies and support.
- Successfully completed MAPS and Six Sigma Management Training.
- Mortgage Quality Control Audits, Early and First Payment Default, and underwriting audits.
- Ensures the path from Loan Officer to Processor to Underwriting is effective and timely.
- 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 and Encompass) – disclosures and program templates configured to state and federal requirements, loan types, and loan programs.
- Implemented procedures to perform compliance checks of collateral and credit and curing of deficiencies or defects prior to delivery.
- Responsible for managing warehouse banking, government insuring, investor delivery, post closing file review, investor exception resolutions, and trailing in final document departments with a staff of 25 employees, approximately 2000-4000 loans monthly.
- Regional Operations Manager, responsible for five state regional back offices with 22 corporate employees and 20 offsite employees.