

**SUMMARY** Risk management professional with a proven record of developing operational processes and managing risk for financial institutions.

**PROFESSIONAL EXPERIENCE** **DIRECTOR OF VENDOR MANAGEMENT** **2014-2015**  
**Cadence Bank | Birmingham, Alabama**

Built and implemented the Vendor Management Department for proper selection of service providers in accordance with regulatory requirements.

- Developed board-approved policy and procedures for onboarding service providers
- **Managed 200+ vendors in a centralized database**
- Drafted and delivered regulatory training to ensure consistency with program requirements
- **Collaborated with Enterprise Risk Management to establish risk profiles for 400+ service providers**
- Coordinated procurement process
- Worked closely with legal to ensure appropriate contract terms with providers
- **Facilitated comprehensive project to manage 35,000+ records electronically**
- Communicated with auditors and examiners on findings and issues
- **Received Satisfactory assessments on 6 internal audits, 4 third-party evaluations and 3 examinations by the OCC**

**REGULATORY CONSULTANT** **2013**

**Wolters Kluwer Financial Services | Waltham, Massachusetts**

Contractor assigned to various US institutions for compliance related reviews.

- Reviewed vendor management protocols and review contracts
- Analyzed data for collection and reporting methodology and accuracy
- Compiled peer lender statistics for drafting performance evaluations
- Evaluated Compliance Management Systems
- Assessed internal and outsourced policies, procedures, contracts and controls
- Performed comparative analysis of peer-to-peer lending platforms
- Documented credit and fraud protocols for internal and outsourced performance

**COMPLIANCE MANAGER | FAIR LENDING OFFICER | CRA OFFICER** **2011-2012**

**ServisFirst Bank | Birmingham, Alabama**

Built the Compliance Department to manage regulatory considerations for all business units.

- **Managed 3 direct reports and quality control for 11 mortgage and 15 commercial lenders**
- **Restructured CRA/HMDA review process to attain 99.6% accuracy**
- Reviewed third party provider contracts, leases and other complex documents
- Wrote policies, procedures and internal operational resources
- Developed and delivered regulatory training throughout the bank
- Introduced online resources for centralized edits and immediate access to all employees
- **Developed forms inventory for 200+ documents and 7 states' statutes**
- Supervised advertising and marketing activities to ensure appropriate compliance
- Sat on Risk Committee to assess exposure related to new products and services
- **Received SATISFACTORY FINDING on FDIC exams as well as internal and external auditors**

**COMPLIANCE LIAISON – MORTGAGE FINANCIAL SERVICES** **2009-2011**

**BBVA Compass | Birmingham, Alabama**

Managed mortgage lending compliance for **\$65B institution with 600 branches in 7 states.**

- Drafted policies and procedures for lenders and operations personnel
- Created employee standards by functional role
- Rendered risk-based decisions to preserve corporate standards
- **Coordinated 26 states' laws for the expansion of lending initiatives**
- Developed test scripts for lending platform updates

- **Reduced 30-day complaint resolution process to 10-day industry standard**
- **Implemented 3-day resolution for ID theft and information breach events**

**SENIOR STAFF ATTORNEY | FAIR LENDING OFFICER****2008-2009****New South Federal Savings Bank | Birmingham, Alabama**

Monitored Federal regulations and compliance matter for all lines of business.

- Created and delivered regulatory training
- Drafted and negotiated leases for loan origination facilities throughout the US
- Developed operational processes and provided legal guidance on complex issues
- Initiated multi-state attorney network for complex loss mitigation project
- Drafted documents for US residents to acquire properties in Mexico
- Directed new product development to ensure applicable standards
- Implemented database of Federal and state laws governing lending activities
- Coordinated new product development to ensure applicable standards
- Assisted Office of General Counsel with Board presentations and minutes

**DATABASE MANAGER – RETAIL OPERATIONS SUPPORT SERVICES****2006-2008****BBVA Compass | Birmingham, Alabama****Managed 15 analysts in multi-state call center supporting 450 branches in 7 states.**

- Provided technical, operational, procedural and legal support
- Designed employee website for self-guided resolution of various issues
- Created and analyzed crystal reports
- Converted score-based training program to core competencies model
- Reviewed trusts and other complex documents for reporting to the Legal Department
- **Reorganized 11,000+ solutions by category, type and item to consistently exceed SLA**

**REAL ESTATE TRANSACTIONAL ATTORNEY****2002-2006****Alan W Garner PC | Birmingham, Alabama**

Practice areas included residential real estate transactions; representing condo and homeowner associations; formation of business entities; franchisee representation; commercial leases; commercial and consumer collections; consumer bankruptcy; credit fraud; identity theft; trusts, wills and estates; contract law; consumer credit education; e-commerce matters; film production and distribution rights; writing employer handbooks; and drafting HIPAA manuals.

**VOLUNTEER SERVICE****ALABAMA POSSIBLE****BIRMINGHAM BAR VOLUNTEER LAWYERS PROGRAM****BIG BROTHERS BIG SISTERS OF CENTRAL ALABAMA****UNITED WAY OF CENTRAL ALABAMA****EDUCATION****BIRMINGHAM SCHOOL OF LAW****1997**Birmingham, Alabama - Juris Doctor  
Established Speakers Bureau  
Member Sigma Delta Kappa**UNIVERSITY OF ALABAMA****1992**Tuscaloosa, Alabama - Bachelor of Arts: Political Science | History | English  
Member Bama Sail Club**PROFESSIONAL ASSOCIATIONS**

Alabama State Bar | Birmingham Bar Association | Birmingham Bar Volunteer Lawyers Program

**CERTIFICATIONS**Licensed to practice in Alabama State Courts and 11<sup>th</sup> US Circuit Courts