MELISSA SHARPE

MORTGAGE GOVERNANCE | BUSINESS EXECUTION | SERVICING & DEFAULT TRANSFORMATION

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EXECUTIVE PROFILE

Strategic mortgage servicing and default operations leader with 25+ years of experience driving enterprise initiatives, business transformation, operational excellence, regulatory change, and cross-functional execution across Servicing, Default, Operations, Technology, Risk, Compliance, Legal, Audit, Finance, and third-party providers. Proven record translating business challenges and regulatory commitments into actionable recommendations, implementation roadmaps, governance routines, executive communications, controls, training, and measurable operating improvements. Known for influencing stakeholders without direct authority, facilitating complex decisions, managing multiple workstreams, identifying dependencies and risks, and sustaining accountability from planning through implementation.

CORE EXECUTIVE CAPABILITIES

- Strategic Initiatives & Business Execution
- Mortgage Servicing & Default Operations
- Operational Excellence & Continuous Improvement
- Business Requirements & Implementation Planning
- Current-State / Future-State Process Design
- Governance Standards & Regulatory Commitments
- Program / Project / Change Management
- Cross-Functional Stakeholder Leadership
- Executive Communications & Decision Materials
- Risk, Issue, Dependency & Milestone Management
- KPI, Scorecard & Benefits Realization Reporting
- MS Office: Excel, PowerPoint, Word & Visio

SELECTED ENTERPRISE IMPACT

- Built and led an enterprise governance program that expanded a controlled-document portfolio from approximately 75 to 1,200+ policies, procedures, workflows, job aids, and control documents across 16 departments and 9 affiliates; published 350+ documents annually.
- Led complex servicing and default change initiatives by converting federal, state, agency, investor, insurer, legal, audit, and operational requirements into future-state workflows, implementation plans, controls, testing expectations, training, and leadership reporting.
- Reduced portfolio delinquency from 4.8% to below 1% and sustained sub-1% performance through portfolio analysis, disciplined collections management, risk segmentation, reporting, escalation routines, and operational accountability.
- Developed and presented executive-level metrics, status updates, risk summaries, issue inventories, implementation readiness reporting, and recommendations to senior leadership at Fay Financial and Guardian Mortgage.
- Supported implementation of FHA Mortgagee Letters 2025-12, 2025-14, and 2025-21 across Payment Supplement, modifications, partial claims, appeals, and retention/liquidation pathways, including process design, system impacts, controls, borrower communications, and training.

PROFESSIONAL EXPERIENCE

REVIVE HEALTH / BHS / PDHI | **Implementation Consultant – Business Transformation, Policy Governance & DocTract** | 2026 – Present

- Lead a multi-entity implementation to transition enterprise policies, procedures, and job aids into DocTract, coordinating metadata design, taxonomy, document numbering, ownership, workflow configuration, approvals, attestations, review cycles, and audit traceability.
- Partner with Compliance, Legal, Quality, IT, Operations, and business SMEs to assess current-state practices, identify gaps and dependencies, define future-state governance, prioritize work, and prepare implementation-ready documentation.
- Develop project trackers, gap analyses, issue logs, ownership matrices, implementation roadmaps, controlled templates, and leadership-ready status reporting to drive decisions, accountability, and go-live readiness.
- Facilitate working sessions across departments to resolve conflicting requirements, clarify business needs, establish standards, and maintain alignment across parallel workstreams.
- Identify risks to execution, including access limitations, duplicate or outdated documents, ownership gaps, workflow conflicts, and transition-period controls; escalate concerns and coordinate practical resolution plans.

CONSOLIDATED ANALYTICS | **Senior Quality Manager** | 01/2026 – 02/2026

- Assisted with daily quality monitoring and operational control validation across mortgage servicing.
- Analyzed defects, root causes, and corrective actions.
- Assisted with structured issue-management routines to improve visibility into exceptions, ownership, due dates, and closure evidence.

LOANDEPOT VIA CONSOLIDATED ANALYTICS | **Mortgage Consultant – Default Management / Strategic Change** | 03/2025 – 12/2025

- Served as a strategic business partner for complex default servicing and loss mitigation change initiatives, translating agency, regulatory, investor, and operational requirements into executable implementation plans.
- Led requirements analysis and process design for FHA Mortgagee Letters 2025-12, 2025-14, and 2025-21 across Payment Supplement, Standalone Modification, Combination Modification plus Partial Claim, OWL, pre-foreclosure sale, deed-in-lieu, forbearance, repayment, TPP, appeals, and borrower decision communications.
- Mapped current-state and future-state workflows, documented business rules and decision logic, identified downstream impacts and dependencies, and developed procedures, job aids, checklists, QC standards, and training materials.
- Partnered with Operations, Change Management, IT, Accounting, Compliance, domestic teams, and offshore quality teams to evaluate system logic and implementation impacts across MSP, LMDT, Director, AIQ, SMDU, SIP, ACES QC, SharePoint, and Excel-based tools.
- Built QC tools, exception taxonomies, evidence standards, severity models, calibration guidance, and remediation trackers to strengthen consistency, risk management, and corrective action closure.
- Prepared high-visibility documentation and status reporting that enabled leaders to assess readiness, resolve gaps, prioritize decisions, and maintain alignment across multiple workstreams.

FAY FINANCIAL | Assistant Vice President – Default Operations, Business Execution & Policy Governance | 2017 – 2024

- Built and led an enterprise business execution and governance function supporting default, loss mitigation, bankruptcy, foreclosure, claims, escrow, customer service, REO, complaints, vendor oversight, and affiliated servicing operations.
- Managed a portfolio of 1,200+ controlled documents across 16 departments and 9 affiliates, coordinating annual planning, intake, prioritization, ownership, approvals, implementation evidence, review cadence, and executive reporting; delivered 350+ documents annually.
- Led cross-functional initiatives involving Operations, Compliance, Legal, Audit, Risk, IT, Investor Relations, business leaders, and SMEs; translated strategic, regulatory, audit, and operational objectives into actionable plans, workflows, controls, training, and sustainable execution standards.
- Developed and presented senior leadership reporting on implementation readiness, open issues, operational risk trends, remediation progress, controlled-document status, audit support, and barriers requiring executive decisions.
- Facilitated working sessions to gather requirements, map processes, clarify roles, resolve conflicts, identify dependencies, and build consensus across stakeholders with competing priorities.
- Implemented ProcessUnity to improve enterprise workflow transparency, approvals, accountability, review cadence, evidence retention, issue tracking, and management visibility.
- Led remediation initiatives from gap identification through closure, including root-cause analysis, procedure and control updates, stakeholder communication, completion evidence, and follow-up validation.
- Established scalable templates, execution standards, governance practices, and change-management routines that strengthened role clarity, training consistency, audit readiness, and operational sustainability.
- Influenced outcomes without direct authority by setting clear expectations, maintaining disciplined follow-up, escalating material risks, and holding stakeholders accountable for timely delivery.

GUARDIAN MORTGAGE COMPANY | QC Manager, Default Servicing / Procedures & Customer Relations / Loss Mitigation Lead | 2013 – 2016

- Led quality, complaint governance, customer relations, loss mitigation process support, and default servicing improvement initiatives across collections, foreclosure, bankruptcy, escrow, payment processing, and borrower communications.
- Developed executive scorecards and management reporting covering KPI trends, complaint themes, exception volumes, root causes, corrective action status, procedure gaps, and operational improvement recommendations.
- Performed root-cause analysis on complaint and defect trends and partnered with Operations, Compliance, and leadership to define corrective actions, strengthen controls, improve borrower outcomes, and reduce repeat issues.
- Created QC tools, test guidance, procedures, job aids, training, and monitoring routines that improved execution consistency, file evidence, issue escalation, and management visibility.
- Facilitated cross-functional discussions among servicing, customer relations, loss mitigation, compliance, and leadership to resolve issues and improve handoffs and accountability.
- Coached and developed servicing staff while reinforcing performance expectations, regulatory compliance, documentation quality, and timely escalation.

LITTON LOAN SERVICING | Bankruptcy Relationship Manager / Vendor Management Leader | 2009 – 2012

- Oversaw performance and compliance of third-party bankruptcy counsel, including service-level expectations, legal requirements, scorecards, escalations, corrective actions, and relationship management.
- Analyzed recurring issues and vendor performance trends; communicated business impacts, risks, and remediation expectations to external firms and internal leaders.
- Partnered with Legal, Compliance, Operations, and vendor management stakeholders to standardize workflows, strengthen controls, and improve exception resolution and timeline performance.
- Influenced external and internal stakeholders without direct authority through clear performance expectations, data-based reporting, escalation, and structured follow-through.

FIRST FINANCIAL BANK | Vice President – Collections & Portfolio Operations | 1996 – 2009

- Led consumer, mortgage, and commercial collections operations with responsibility for staffing, coaching, performance management, compliance, portfolio monitoring, reporting, escalations, recovery strategy, and operational risk.

- Reduced delinquency from 4.8% to below 1% and sustained sub-1% performance through risk segmentation, contact and collection strategies, disciplined follow-up, management reporting, and process improvement.
- Partnered with branch, lending, loan administration, Finance/Accounting, and risk stakeholders to improve portfolio visibility, reporting accuracy, customer treatment, recovery performance, and business decision-making.
- Developed scorecards and operating routines that strengthened accountability, highlighted emerging risks, and supported timely corrective action.

CAPROCK SAVINGS | **Loan Servicing System Implementation – Commercial & Participation Loans** | 1988 – 1991

- Implemented LSAMS to service commercial and participation loans, including business requirements, system setup, transaction workflows, reporting, reconciliation support, controls, user procedures, and stakeholder training.
- Coordinated among Accounting, Operations, business users, and technology resources to validate expected posting logic, resolve gaps, and support successful implementation.

ADDITIONAL MORTGAGE SERVICING LEADERSHIP

Earlier leadership and operational roles: First United Bank, National Bankruptcy Services, Real Time Resolutions, NVR Mortgage, Guardian Mortgage, and other mortgage servicing organizations. Experience spans customer service, collections, default, bankruptcy, foreclosure, REO, claims, escrow, quality, operational reporting, vendor management, process improvement, and regulatory execution.

EDUCATION, TECHNOLOGY & RECOGNITION

Education: MBA, Dallas Baptist University | BBA, Accounting & Finance, Hardin-Simmons University
Business Execution & Microsoft Tools: Advanced Excel, PowerPoint, Word, Visio, SharePoint, Power BI, Power Automate, Jira / DevOps
Mortgage Servicing & Governance Systems: MSP / Black Knight, LMDT, Director, AIQ, SMDU, SIP, ACES QC, Encompass, LSAMS, ProcessUnity, DocTract
Recognition: Employee of the Year (2022) | Impact Award (2024)

REGULATORY & SERVICING KNOWLEDGE

Mortgage servicing lifecycle; default servicing; collections; loss mitigation; bankruptcy; foreclosure; claims; REO; escrow; payment processing; borrower communications; complaint management; vendor oversight; audit and exam response; issue management; FHA 4000.1 and FHA Mortgagee Letters; VA; USDA; FNMA; FHLMC; Ginnie Mae; RESPA; TILA; ECOA; FDCPA; FCRA; GLBA; UDAAP; SCRA; Texas 50(a)(6); state, investor, insurer, and agency requirements.