



MELISSA SHARPE

CONTACT:

Frisco, TX

325-660-6117

Msharpe814@gmail.com

LinkedIn:

www.linkedin.com/in/melissa-s-b11433324/

Work Portfolio:

www.melissasharpeportfolio.com

CORE SKILLS

- Software Implementation
- Regulatory Change
- QC Testing
- Policy & Procedures
- Audit/Exam Readiness
- CAP/CAPA Remediation Tracking
- Complaint Governance
- FHA/VA/FNMA/FHLMC
- KPI Dashboards
- Vendor Oversight/ Third-Party Risk (counsel, service providers)
- Default Servicing & Loss Mitigation
- KPI Dashboards
- Trend & Volume Reporting
- Process Optimization
- Workflow Design

EXECUTIVE SUMMARY

Mortgage servicing compliance, QC, and default servicing leader with 25+ years translating federal/state and investor/agency requirements into audit-ready policies, controls, job aids, and system workflows across FHA, VA, FNMA, FHLMC, USDA, and Ginnie Mae. Expertise spans CFPB/RESPA (Reg X), TILA (Reg Z), ECOA (Reg B), FCRA (Reg V), GLBA, UDAAP, complaint governance, regulatory change, monitoring/testing, CAP/CAPA, and exam/audit readiness. Recognized by FNMA and outside counsel (2021–2024) for best-in-class policy content; award-winning, cross-functional partner to Legal, Risk, Audit, Operations, Product/Engineering, and vendors.

IMPACT

- Created and led the Policy & Procedure department, scaling the P&P portfolio from 75 to 1,200+ (+1,500% expansion) while implementing and administering the documentation management platform to enable consistent, audit-ready execution across the organization.
- Delivered a sustained portfolio turnaround, lowering delinquency from 4.8% to <1% and maintaining best-in-tenure performance thereafter.
- Led cross-functional partnership across Operations, Compliance, and Legal to translate regulatory and investor requirements into approved policies, procedures, and controls, strengthening audit readiness and execution consistency.

PROFESSIONAL EXPERIENCE

CONSOLIDATED ANALYTICS | Sr. Quality Manager | 01/2026 – 02/2026

- Directed daily quality monitoring and control validation across servicing operations, prioritizing queues to ensure timely, compliant execution.
- Strengthened leadership decisioning by delivering trend-based reporting on volumes, exceptions, and root cause, accelerating risk escalation and remediation actions.
- Leveraged MSP and SharePoint to track findings, evidence, and outcomes while partnering with Operations, Compliance, and Legal to reinforce audit-ready control execution.

Mortgage Consultant (Client: loanDepot), Default Management | 03/2025 – 12/2025

- Operationalized FHA Loss Mitigation policy updates by translating requirements into workflows, control points, and documentation standards for implementation readiness.
- Drove Mortgagee Letter rollout execution for ML 2025-12, ML 2025-14, and ML 2025-21 by developing Loss Mitigation training, job aids, and stakeholder implementation materials.
- Implemented and supported MSP and the Loss Mitigation Decisioning Tool, administering content via SharePoint and building Excel cost-benefit analyses to inform solution design and leadership decisions.

FAY FINANCIAL | AVP, Policy & Procedure Governance | 2017 – 2024

TOOLS

- SharePoint (sites, libraries, workflows)
- Excel (Advanced) (dashboards, trackers, sampling, testing tools, Gantt/milestones)
- Visio (workflows)
- Power BI
- Power Automate

EDUCATION

- MBA – Dallas Baptist University
- BBA, Accounting & Finance – Hardin Simmons University

RECOGNITION

- Employee of the Year (2022)
- Impact Award (2024)

- Built and led enterprise policy and procedure governance, improving consistency, control adherence, and audit readiness across servicing operations.
- Scaled the controlled-document program by publishing 350+ documents annually and managing an enterprise library of 1,200+ controlled documents.
- Aligned Operations, Compliance, Legal, Audit, and business owners to standardize SOPs/job aids, support workflow enhancements, and drive CAP closure through validated remediation reporting.

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

- Led QC monitoring and complaint governance, strengthening borrower response consistency and operational accountability.
- Reduced repeat issues by conducting root-cause analysis on complaint and defect trends and implementing control enhancements to improve audit readiness and sustainment.
- Built QC tools and leadership reporting (exceptions, KPIs, corrective actions) while partnering with Operations and Compliance to tighten documentation standards and handoffs.

LITTON LOAN | Bankruptcy Relationship Manager | 2009 – 2012

- Oversaw performance and compliance for third-party bankruptcy counsel, ensuring consistent execution against requirements and internal expectations.
- Increased SLA adherence and accountability through workflow improvements and performance management routines.
- Coordinated with legal counsel and internal stakeholders to standardize reporting and strengthen oversight controls.

FIRST FINANCIAL BANK | Vice President, Collections | 1996 – 2009

- Led consumer, mortgage, and commercial collections operations, improving escalation discipline, reporting accuracy, and recovery outcomes.
- Reduced overall delinquency from 4.8% to below 1% and sustained sub-1% performance throughout tenure.
- Partnered with branch leadership and risk stakeholders to implement reporting models and operational routines that improved portfolio monitoring and decision-making.