MELISSA SHARPE

Compliance Lead | Policy Governance | Quality Control | Operational Risk

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EXECUTIVE PROFILE

Mortgage servicing compliance and governance leader with 25+ years of experience translating federal, state, investor, and agency requirements into audit-ready policies, procedures, controls, job aids, and workflows. Expertise spans regulatory change management, QC testing, complaint governance, CAP/CAPA remediation, audit and exam readiness, default servicing, loss mitigation, and cross-functional execution across Operations, Compliance, Legal, Audit, Risk, and business teams. Known for scaling governance infrastructure, strengthening control environments, and turning complex requirements into practical, executable standards.

CORE COMPETENCIES

Regulatory Compliance & Change Management • CAP/CAPA, Root-Cause Analysis & Remediation • Policy and Procedure Governance • Complaint Governance and Escalation Oversight • Quality Control, Monitoring & Testing • Default Servicing and Loss Mitigation • Audit, Exam and Issue Readiness • MSP • SharePoint • Excel • Visio • Power BI • Power Automate

SELECTED IMPACT

• Built and led a Policy & Procedure function that expanded the controlled-document portfolio from 75 to 1,200+ documents (+1,500%), strengthening enterprise consistency and audit readiness.

• Reduced portfolio delinquency from 4.8% to below 1% and sustained sub-1% performance through disciplined collections, reporting, and escalation management.

• Published 350+ documents annually while aligning Operations, Compliance, Legal, Audit, and business owners on standardized SOPs, job aids, controls, and remediation routines.

• Supported FHA Mortgagee Letter implementations, MSP configuration, and Loss Mitigation Decisioning Tool rollout by translating requirements into workflows, training, and implementation-ready documentation.

PROFESSIONAL EXPERIENCE

CONSOLIDATED ANALYTICS | Sr. Quality Manager

01/2026 - 02/2026

• Directed daily quality monitoring and control validation across servicing operations, prioritizing work queues to support timely, compliant execution.

• Strengthened leadership decision-making through trend-based reporting on volumes, exceptions, and root causes, accelerating risk escalation and remediation actions.

• Leveraged MSP and SharePoint to track findings, evidence, and outcomes while reinforcing audit-ready control execution with Operations, Compliance, and Legal.

loanDepot (via Consolidated Analytics) | Mortgage Consultant, Default Management

03/2025 - 12/2025

• Operationalized FHA loss mitigation policy updates by translating requirements into workflows, control points, documentation standards, and implementation materials.

• Drove rollout support for Mortgagee Letters ML 2025-12, ML 2025-14, and ML 2025-21 through targeted training, job aids, and stakeholder-ready reference tools.

• Implemented and supported MSP and the Loss Mitigation Decisioning Tool, using SharePoint for content management and Excel cost-benefit analysis to inform design decisions.

FAY FINANCIAL | AVP, Policy & Procedure Governance

2017 - 2024

• Established 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.

• Partnered across Operations, Compliance, Legal, Audit, and business owners to standardize SOPs and job aids, support workflow enhancements, and drive validated CAP closure.

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 through root-cause analysis of complaint and defect trends, followed by control enhancements that improved audit readiness and sustainment.

• Built QC tools and leadership reporting for exceptions, KPIs, and corrective actions while tightening documentation standards and handoffs with Operations and Compliance.

LITTON LOAN | Bankruptcy Relationship Manager

2009 - 2012

• Oversaw performance and compliance for third-party bankruptcy counsel, improving consistency against requirements and internal expectations.

• Increased SLA adherence and accountability through workflow improvements, performance routines, and standardized reporting with legal and internal stakeholders.

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 improve portfolio monitoring, reporting models, and decision-making routines.

EDUCATION

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

TOOLS & TECHNOLOGY

• MSP
• SharePoint
• Excel (advanced reporting, trackers, testing tools)
• Visio
• Power BI
• Power Automate

RECOGNITION

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