

Entrepreneurial executive with a proven track record for business development and growth on a local and global scale. Experience has been forged over two decades of changing economic conditions. Excelling in rapid growth environments, I have been an instrumental leader in building new division start-ups for global brands including Morgan Stanley and Mellon Bank, et al.

Marketing, business development and operational planning, with a focus on risk management, from concept through maturity, are not only my areas of expertise, but my passion.

PROFESSIONAL EXPERIENCE

Orchid Island Dog Spa and Resort, Vero Beach, FL

Owner, 04/2016 - present

Mela Capital Group, Sunrise, FL

CEO, 04/2005- Present

- Oversaw growth from start-up to a nationally renowned risk management firm. INC.com Fastest Growing Company honoree 2015, 2014. \$10Million in total revenues.
- Oversee all phases of business operations, regulatory/legislative compliance, business development and community relations for privately held financial services corporation, totaling \$20 Billion in risk management production.
- Boutique mortgage risk management firm representing global investment bank legal defense litigation clients including Bank of America, Chase, Goldman Sachs, et al. Entered as testifying expert witness in NY State Court, Southern District of Florida Federal Court, et al.
- Consult, manage all aspects of operations for RMBS multi-billion class action litigation cases. Responsibilities include consulting legal teams, sourcing and training staff of up to 225, meeting uncompromising production deadlines, workflows, analytics and data reporting, technology development, process and procedure oversight, expert witness testimony.
- P&L oversight for distance locations, staff of 120 senior managers, 225 credit and IT personnel.
- Ensure client satisfaction across all business lines including pre and post-purchase quality control, operational risk management, operational due diligence, compliance and governance integrity.
- Develop client specific non-agency credit policy platforms and managed oversight for South American/Middle Eastern/Asian private placement funding.
- Develop default servicing, loan quality and document control, due diligence, loan underwriting and risk management programs for public and private sector.
- Consult for European/Asian mortgage conduits, training and credit policy, operational automation, technology development and integration.
- Published author for editorial, marketing, training and educational materials.

Bayview Lending Group, Commercial Lender, Investor, Servicer, Coral Gables, FL

National Operations Training Manager 12/06 – 04/08

- Designed and implemented a wide range of small balance commercial lending credit and operational risk projects, deliverables including business objectives, performance measures, organizational structure and operational design for international commercial lender.
- Produced, implemented training and performance measures for sales/marketing, IT, operations, quality control and risk management.
- Developed and facilitated Client marketing and training seminars.

- Created, documented business production requirements, created and maintained project plans, deliverables, budget and results to ensure successful impact on the bottom line.
- Created relevant materials, briefs, financial reporting, audit and analysis for executive team and investors.
- P&L accountability for cost containment and strategic growth for \$2MM operating budget, improved operating revenue by 35%.
- Coordinated overall business activities, business project prioritization, follow up on deliverables, ensure deadlines are met, and coordinated feedback in a unified manner that ensured success of overall business objectives.
- Developed performance management policy and procedure, designed staff development and coaching processes, designed and implement corporate recruiting processes, policy and procedure, designed HR and recruiting training programs.
- Managed cost analysis, operational impact and training roll out of paperless imaging business model transition.
- Developed policies and procedures and direction to improve coordination between operations and quality control, compliance, sales, information technology and marketing.
- Provided firm wide human resource direction and services related to human capital initiatives and processes.
- Managed operations and training for four international locations, 75 sales/marketing, 120+ operations managers, team leads, underwriters, and administrative staff.

Morgan Stanley Mortgage Capital, Mortgage Backed Securities Conduit, Boca Raton, FL

Senior Manager, RMBS Operations, Credit Risk 09/03 – 01/06

- Founding executive responsible for the ground floor development and implementation of capital markets counterparty relationships, risk best practices, policies and procedures.
- Started with eight managers, grew to over 1200 global associates within three years, and 5,000 customers.
- Created IT systems for front and back end production, management and reporting systems, customer management and performance scorecard monitoring.
- Performed strategic market assessments for business units. Responded to client issues, gathered and assimilated market and workflow data.
- Developed sales and production policies and procedures for comprehensive risk management and accountability measures.
- Created and managed vendor oversight policies and procedures.
- Developed and managed internal audit processes for multiple business units. Oversaw the audit of \$10 billion in product.
- Maintain Executive level industry relationships to ensure full comprehension and execution of markets, emerging markets and regulatory compliance and standards integration and efficacy

Countrywide Home Loans, Rosemead, Pasadena, CA; Miami/Deerfield Bch, FL

Managing Director of National Operations Best Practices (wholesale)

Director, High Risk/High Performance teams, retail and wholesale

National Best Practices Servicing Manager (retail), Senior Manager, Special Projects, Credit Risk
03/00 – 09/03

- Transformed challenged corporate divisions into market leaders by minimizing expenses, bridging disparate teams and driving operational metrics.
- Founding manager for Countrywide subsidiaries Full Spectrum Lending and IndyMac Bank.

- P&L management for high production regions, opened 60 branches, grew revenues from \$0 to \$100MM, sourced, trained sales staff and management team of 500 throughout U.S.
- Managed sales platform, metrics, measures and training. Developed analytics reports by employee, client, service, revenue, margins, etc. for company and employee performance reporting.
- Led the testing efforts for all new IT system changes and integrations.
- Collaborated with both internal and external user groups to develop solutions for product research.

Previous Employment

Circuit City Stores, Financial Analyst for President, Walnut, CA
 Dreyfus Financial Services/Mellon Bank, Administrator, Los Angeles, CA
 Wells Fargo Bank, N.A., Analyst, Credit Administrator, Los Angeles, CA

EDUCATION

Florida Atlantic University 2010-2011
 Alameda University 2001 - 2003

Law Studies
 Bachelors Commerce,
 Finance
 Masters Commerce,
 Banking

Alameda University 2003

California State University Pomona, Alameda University 2000-2002
 State Certified Conflict Mediator, State of California 2000-2002

AFFILIATIONS AND MEMBERSHIPS

Director, Board for Florida Quality Council	Director, Board for Perfect Home Living 501 (c) 3
Florida Banker's Association	Mortgage Bankers Association
Association of Certified Fraud Examiners	MBA's Fraud and Ethics Subcommittee
Project Management Institute	Psy Chi International Honors Society
Risk Management Association	<i>*Indian River Education Foundation, Board Member</i>
International Association of Financial Crimes Investigators, Mortgage Fraud Task Force, founding member	
Founder, Global Coalition of Mortgage Partners, GCMP, lending industry trade association	
Founder, Amiee's Place Foundation, non-profit assisting terminally ill young adults with quality of life gifts	
Previously held NASD Series 6, 63	