

Carrie Cribb

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SUMMARY

Enthusiastic leader of high-performing teams who approaches problem solving with creativity and speed in a fast-paced environment. In addition to extensive mortgage lending experience of 20 years (Conventional, FHA, VA, USDA and Portfolio), a strong background in Compliance, and underwriting functions with knowledge of the North Central Florida market.

PROFESSIONAL EXPERIENCE

Brannen Bank (Inverness, FL)
Secondary Market Coordinator
April 2018 to January 31, 2019

- Interact with external auditors during periodic examination/review of Secondary Market function promptly and adequately responding to their request.
- Review and evaluate loan documents to ensure accuracy, completeness, and compliance with company standards, federal and agency standards and guidelines, as well as any applicable state-specific and or local regulations, ordinances, etc.
- Stay abreast of current regulations and industry trends that affect compliance and decision-making.
- Review appraisals to ensure that loans meet secondary market, investor, and company standards
- Verify that system input is accurate and that company systems match Automated Underwriting System (AUS).
- Analyze customer's loan-to-value ratio, debt-to-income ratio, credit report, application, income and assets, source(s) of down payment funds, and supporting documentation to identify potential fraud or misrepresentation
- Working with Brannen Bank to get HUD Approval and USDA Approval
- Originating all secondary market loans referred by internal banking partners

Prime Mortgage Group LLC (Ocala, FL)
Chief Executive Officer
June 2015 to Feb 2018

- Primary responsibilities included establishing company and setting up to generate 10 million or more per month in loan volume
- Underwrote FHA, Conventional and USDA loans in accordance to agency guidelines
- Worked with third party vendors and performed third party risk assessments
- Overseeing all Operations; including underwriting, post-closing and warehouse delivery
- Able to be proactive and address issues to ensure acceptable loan quality

- Oversaw Compliance and BSA to ensure all regulatory and legal issues affecting the industry were adhered to
- Successfully obtained HUD approval for company
- Set up all policies and procedures to ensure compliance

Alarion Bank/Heritage Bank (Ocala, FL)

Executive Vice President/Residential Manager

Jan 2007 to June 2015

- Led record growth of the residential department to \$149 million in volume, resulting in \$3.1 million in annual fee income. Underwrote Conventional, VA, USDA, FHA, Construction/Perm and Portfolio loans that originated in the counties of Marion, Alachua, Levy, Gilchrest, Clay, Union, Bradford, Duval, Lake and Sumter
- As a delegated correspondent lender with five investors, oversaw two loan production offices, four real estate marketing offices, and two branches
- Led a department of 30+ employees, including 13 mortgage loan originators, five mortgage processors, 3 underwriters and 14 support staff
- Continuously educated and built comradery among all areas of the team through monthly team meetings and individual coaching
- Maximized a partnership with Bosshardt Realty by actively participating in Bosshardt sales meetings other events
- Worked and trained with Bank Compliance Officer and outside auditing firms to ensure compliance with Bank QC policies and procedures. Responsible for the continuing education of employees concerning all bank regulations with FHA, USDA, VA, Fannie and Freddie guideline changes. Assisted with regularly audits with FDIC, State of Florida, HUD and USDA as part of the Senior Management team.
- Regularly communicated with the Board of Directors regarding production updates, changes to regulatory requirements, changing market conditions, and audit findings

Central Florida State Bank (Belleview, FL)

Vice President/Secondary Market Manager

July 2005 to December 2008

- Built a residential department from the ground up to originate/sell mortgage loans to generate substantial fee income
- Establish procedures to ensure quality control and compliance with all regulatory agencies
- Researched processing systems, hired personnel, and oversaw initial start-up
- Conducted educational seminars for the public, maintained relationships within the real estate and construction communities

First Federal Savings Bank (Leesburg, FL)

Vice President/Mortgage Loan Officer

May 2002 to July 2005

- Introduced secondary market lending to all originators
- Installed and Trained all lenders on Calyx software and Automated Underwriting systems
- Originated mortgage loans for sale on the secondary market, maintaining production average of \$2.5 million per month
- Assumed responsibility for implementing and training the Reverse Mortgage Product and FHA loans
- Initiated and performed seminars for the reverse mortgage program once a month closing while mentoring other team members to learn the product.
- Lending Approval up to 650K

Friendship Community Bank (Ocala, FL)

Assistant Vice President/Mortgage and Consumer Lending

March 1999 to January 2002

- Generated new mortgage leads, resulting in 100% growth in mortgage loan production
- Developed extensive network of referral sources in the homebuilding and real estate community
- Implemented internal training program to generate leads
- Supervised all compliance, post-closing and funding requirements
- Served as liaison between Originator and Investor to ensure smooth approval, closing process

Ocala National Bank (Ocala, FL)

Mortgage Manager/Mortgage Loan Officer

March 1996 to March 1999

- Increased mortgage loan volume by 100%
- Responsible for implementing FHA and VA
- Implemented policies and procedures for compliance
- Responsible for marketing and new business development of residential construction loans

- Oversaw loan document preparation, post-closing requirements, and final funding including submission to secondary market

Professional Development

- Graduate of School of Mortgage Lending
- FHA Direct Endorsement (DE) Underwriter since 2014
- Strong Knowledge of:
 - Originating Software
 - Calyx
 - Encompass
 - Byte
 - Doc Magic Document Solutions
 - Freddie Mac and Fannie Mae Automated Underwriting
 - Desktop Underwriter
 - Loan Prospector
 - Kambruck Resources Mortgage Broker Processing Training System
 - AllRegs School of Compliance
 - Bankers Systems Compliance Training System

Additional Skills

- Networking and relationship building
- New business development
- Building strong, motivated teams
- Training
- Compliance

EXTERNAL CANDIDATE

Cribb, Carrie

(352) 572-4986 Carrie1cribb@gmail.com

Application		Comments
Status:	Automatic Disqualified	There are no items in this section.
Country:	United States	Correspondence
Attachments to be included in all Job Submissions:	Submission Attachments 0 attached	02/05/2019 People First Action: Email
Attachments Added After Submission	Submission Attachments 0 attached	Thank you for your application
Vacancy Source:	Job Seeker Website	Offer Letter
Relatives: To your knowledge, do you have any relatives working in this agency?	No	There are no items in this section.
Gender:	Female	Application Status Audit Trail
Race (Check only one):	White	02/05/2019 People First Automatic Disqualified
Ethnicity (Check only one):	Not Hispanic or Latino	Tags
Date of Birth:	05/09/1961	There are no items in this section.
Right To First Interview	Not Applicable	More Information
	If you responded yes to the above statement, attach a copy of your official layoff letter when applying for this vacancy.	Alternate Phone Number: 352-347-4531
Veteran Status	None of the Above	*Mailing Address : 2645 SE 163rd Street
ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING?	No	*City: Summerfield
HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING?	No	*State: Florida
People First Initial VP Review	No Selection	*ZIP Code: 34491
People First Eligible VP Category (if different)	No Selection	*Country: United States
Agency Final VP Eligibility Review	No Selection	*Exemption from public record: Are you a current or former law enforcement officer, other covered employee** or the spouse or child of one, whose information is exempt from public records disclosure under Section 119.071(4)(d), Florida Statutes (F.S)? No
Agency Final VP Category Determination	No Selection	*Citizenship: The State of Florida hires only U.S. citizens and lawfully authorized alien workers. You will be required to provide identification and either proof of citizenship or proof of authorization to work in the U.S. Are you a U.S. citizen or legally authorized to accept employment with the specific hiring authority Yes
	Background Information A "yes" answer to these questions will not automatically bar you from employment. The nature, job-relatedness, severity, and date of the offense in relation to the position you are applying are	

	considered. [see 112.011, F.S.].
Have you ever been convicted of a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	02/05/2019
	<p>Signature</p> <p>I am aware that any omissions, falsifications, misstatements, or misrepresentations above may disqualify me for employment and, if I am hired, may be grounds for termination at a later date. I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment by employers, schools, law enforcement agencies, and other individuals and organizations to investigators, human resources staff, and other authorized employees of Florida state government for employment purposes. The consent shall continue to be effective during my employment if I am hired. I understand that applications submitted for state employment are public records. I certify to the best of my knowledge and belief all of the statements contained herein and on any attachments are true, correct, complete, and made in good faith.</p> <p>If applicable, Complete Qualifying Questions prior to submitting your application.</p>
By checking this box, I certify that I have read and agree with these statements	Yes
Interview Result	
overdueInterviews	

to which you are applying?	
<p>*Selective Service: Section 110.1128, Florida Statutes, prohibits employment by the state (including re-hire after a break in service) of any male born on or after October 1, 1962, who failed to register with the Selective Service System, under the provisions of the U.S. Military Selective Service Act, during the person's period of eligibility (ages 18 through 25). Additionally, if currently employed by the state, this law prohibits the promotion of such person. You may be required to provide documentation. If you are a male born on or after October 1, 1962, have you registered with the Selective Service or do you have proof of an exemption from this requirement?</p>	No

Screening Details	
Are you legally authorized to work in the United States?	Yes
Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)?	No
Do you have five (5) or more years of responsible private sector experience working full-time in areas within the scope of the subject matter jurisdiction of the Office of Financial Regulation within the last ten (10) years?	No
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	N/A
Do you have five (5) or more years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies?	No
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	N/A
Do you claim exemption from the public records law under the provision of the Florida Statutes 119.071(4)? If so, please provide exemption category.	N/A

Periods of Employment	
*Name of Employer	Brannen Bank
*Your Job Title	Secondary Market Coordinator
*Currently Employed	No
*Start Date	04/01/2018

*End Date	01/31/2019
*Hours Per Week	40
Employer's Address	Inverness, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	* Interact with external auditors during periodic examination/review of Secondary Market function promptly and adequately responding to their request. * Review and evaluate loan documents to ensure accuracy, completeness, and compliance with company standards, federal and agency standards and guidelines, as well as any applicable state-specific and or local regulations, ordinances, etc. * Stay abreast of current regulations and industry trends that affect compliance and decision-making. * Review appraisals to ensure that loans meet secondary market, investor, and company standards * Verify that system input is accurate and that company systems match Automated Underwriting System (AUS). * Analyze customer's loan-to-value ratio, debt-to-income ratio, credit report, application, income and assets, source(s) of down payment funds, and supporting documentation to identify potential fraud or misrepresentation * Working with Brannen Bank to get HUD Approval and USDA Approval * Originating all secondary market loans referred by internal banking partners
*Reason For Leaving	Portfolio Lender
Your name, if different during employment	

*Name of Employer	Prime Mortgage Group LLC
*Your Job Title	Chief Executive Officer
*Currently Employed	No
*Start Date	06/01/2015
*End Date	02/28/2018
*Hours Per Week	60
Employer's Address	Ocala, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	* Primary responsibilities included establishing company and setting up to generate 10 million or more per month in loan volume * Underwrote FHA, Conventional and USDA loans in accordance to agency guidelines * Worked with third party vendors and performed third party risk assessments * Overseeing all Operations; including underwriting, post-closing and warehouse delivery * Able to be proactive and address issues to ensure acceptable loan quality * Oversaw Compliance and BSA to ensure all regulatory and legal issues affecting the industry were adhered to * Successfully obtained HUD approval for company * Set up all policies and procedures to ensure compliance
*Reason For Leaving	company dissolved
Your name, if different during employment	

*Name of Employer	Alarion Bank/Heritage Bank
*Your Job Title	Executive Vice President/Residential Manager
*Currently Employed	No

*Start Date	01/01/2007
*End Date	06/01/2015
*Hours Per Week	60
Employer's Address	Ocala, FL
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities	<p> Led record growth of the residential department to \$149 million in volume, resulting in \$3.1 million in annual fee income. Underwrote Conventional, VA, USDA, FHA, Construction/Perm and Portfolio loans that originated in the counties of Marion, Alachua, Levy, Gilchrist, Clay, Union, Bradford, Duval, Lake and Sumter * As a delegated correspondent lender with five investors, oversaw two loan production offices, four real estate marketing offices, and two branches * Led a department of 30+ employees, including 13 mortgage loan originators, five mortgage processors, 3 underwriters and 14 support staff * Continuously educated and built comradery among all areas of the team through monthly team meetings and individual coaching * Maximized a partnership with Bosshardt Realty by actively participating in Bosshardt sales meetings other events * Worked and trained with Bank Compliance Officer and outside auditing firms to ensure compliance with Bank QC policies and procedures. Responsible for the continuing education of employees concerning all bank regulations with FHA, USDA, VA, Fannie and Freddie guideline changes. Assisted with regularly audits with FDIC, State of Florida, HUD and USDA as part of the Senior Management team. * Regularly communicated with the Board of Directors regarding production updates, changes to regulatory requirements, changing market conditions, and audit findings</p>
*Reason For Leaving	Bank Sold
Your name, if different during employment	

*Name of Employer	Central Florida State Bank
*Your Job Title	Vice President/Secondary Market Manager
*Currently Employed	No
*Start Date	07/01/2005
*End Date	12/31/2008
*Hours Per Week	50
Employer's Address	Belleview, FL
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities	<p> Built a residential department from the ground up to originate/sell mortgage loans to generate substantial fee income * Establish procedures to ensure quality control and compliance with all regulatory agencies * Researched processing systems, hired personnel, and oversaw initial start-up * Conducted educational seminars for the public, maintained relationships within the real estate and construction communities</p>
*Reason For Leaving	Company dissolved
Your name, if different during employment	

*Name of Employer	First Federal Savings Bank
*Your Job Title	Vice President/Mortgage Loan Officer

*Currently Employed	No
*Start Date	05/01/2002
*End Date	07/01/2005
*Hours Per Week	50
Employer's Address	Leesburg, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	* Introduced secondary market lending to all originators * Installed and Trained all lenders on Calyx software and Automated Underwriting systems * Originated mortgage loans for sale on the secondary market, maintaining production average of \$2.5 million per month * Assumed responsibility for implementing and training the Reverse Mortgage Product and FHA loans * Initiated and performed seminars for the reverse mortgage program once a month closing while mentoring other team members to learn the product. * Lending Approval up to 650K
*Reason For Leaving	Bank Merger
Your name, if different during employment	

*Name of Employer	Friendship Community Bank
*Your Job Title	Assistant Vice President/Mortgage and Consumer Lending
*Currently Employed	No
*Start Date	03/01/1999
*End Date	01/31/2002
*Hours Per Week	50
Employer's Address	Ocala, FL
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	* Generated new mortgage leads, resulting in 100% growth in mortgage loan production * Developed extensive network of referral sources in the homebuilding and real estate community * Implemented internal training program to generate leads * Supervised all compliance, post-closing and funding requirements * Served as liaison between Originator and Investor to ensure smooth approval, closing process
*Reason For Leaving	Bank Merger
Your name, if different during employment	

*Name of Employer	Ocala National Bank
*Your Job Title	Mortgage Manager/Mortgage Loan Officer
*Currently Employed	No
*Start Date	03/01/1996
*End Date	03/01/1999
*Hours Per Week	50
Employer's Address	Ocala, FL
Supervisor's Name	
Supervisor's Phone Number	

*Duties and Responsibilities	* Increased mortgage loan volume by 100% * Responsible for implementing FHA and VA * Implemented policies and procedures for compliance * Responsible for marketing and new business development of residential construction loans * Oversaw loan document preparation, post-closing requirements, and final funding including submission to secondary market
*Reason For Leaving	better opportunity
Your name, if different during employment	

Formal Education

*Name of School	AllRegs School of Compliance
*Location	Tampa
*Start Date	06/05/2014
End Date	06/30/2014
Course of Study	FHA Direct Endorsement (DE) Underwriter; Kambruck Resources Mortgage Broker Processing Training System; Bankers Systems Compliance Training System
*Degree Earned (transcripts may be required)	Not Applicable
Credit Hours – Quarter	
Credit Hours – Semester	

*Name of School	School of Mortgage Lending
*Location	On Line
*Start Date	02/05/2008
End Date	06/03/2019
Course of Study	Graduate of School of Mortgage Lending
*Degree Earned (transcripts may be required)	Not Applicable
Credit Hours – Quarter	
Credit Hours – Semester	

Language Skills

There are no items in this section.

License, Registration or Certification

There are no items in this section.

Job-Related Training or Course Work

There are no items in this section.

Knowledge, Skills and Abilities

There are no items in this section.