

Sandra K. Goodrich

Career Summary

Make use of my 40 years of banking, management, bookkeeping, Residential Real Estate audit and compliance review, Commercial, Agricultural and Consumer loan audits, Consumer customer service, Team building, Clerical and Business experience. FDIC receivership experience. OCC Residential Mortgage loan foreclosure knowledge and experience. FDIC government clearance.

BUSINESS EXPERIENCE:

First National Bank of Omaha Sr Mortgage Loan Processor 6/14 – 11/18

- Process Consumer Mortgage Loans
- Order and review Title, Flood and Appraisal, Insurance, Tax Transcripts, Verification of Employment, Verification of Deposit and Payoffs
- Review borrower documentation and enter into Empower file
- Communicate with loan officer and borrower to meet scheduled loan closing
- Communicate with borrower additional documentation needed for closing
- Time management on assigned loans to close in a timely manner
- Provide exceptional customer service
- Written and oral communication skills

McGladrey LLP RAC/FDIC Contractor - Reporting and Operations Consultant 8/13 – 2/14

- Monthly Report of the Receivership Status to the FDIC
- Prepared and Maintained Site Close Out folders on all aspects of the Receivership contained in the Monthly Reports
- Tracked, processed and reported to FDIC the Residential Mortgage Appraisals and Environmentals, Commercial Real Estate Appraisals and Environmentals, Title Searches and Asset Searches for the Residential Mortgage loans, Commercial Real Estate loans and Commercial loans.
- FACTS input of Case Files
- Payment Voucher Processing for Receivership
- Ordered and tracked Force Placed Insurance on Residential Mortgage loans, Commercial Real Estate loans and Commercial loans.
- Prepared Unfunded Commitment Stratification monthly report
- Prepared and verified Large Asset Status Report (LASR) monthly
- Prepared Weekly Time and Attendance for Contractors and Former Bank Employees on the Receivership
- Provided Trailing documents to Receivership Servicers
- Ordered Supplies for the Receivership

Bazilio Cobb Associates PC Sr Consultant

1/13 – 2/13

- Residential Mortgage HMDA LAR Quality Control review and audit of private bank for the years 2011 and 2012
- Reviewed Residential Mortgage and Commercial Real Estate files per FEMA Flood Hazard guidelines and specifications.
- Audited New Account files for required documentation, unintentional errors, signatures and bank guidelines. Developed a framework for a standard audit routine.

Solomon Edwards Group, LLC**Site Manager/OCC Residential Mortgage Loan Foreclosure Review****06/11 – 11/12**

- Manage a team of 65 Residential Mortgage Complaint Review professionals
- Monitor team activity for achievement of production goals
- Maintain consistency and quality of assigned functions according to established policies and procedures
- Provide the Program Manager with routine status reports
- Managed assigned teams responsible for quality assurance programs
- Make recommendations to Residential Mortgage Complaint Review Team Leads on performance
- Managed personnel action (training, remediation, disciplinary actions, replacement)
- Residential Mortgage servicing experience with emphasis on closing documents
- Supervisory experience
- Hands-on experience with Residential Mortgage Compliant review methods procedures and reporting
- Knowledge of documentation required to perfect Residential Mortgage liens and the correlation of the documents (e.g. Note, Security Instruments and Assignments)
- Experience with operational review of Residential Mortgage documents
- Experience with Residential Mortgage loan servicing

Solomon Edwards Group, LLC**RAC/FDIC Contractor at The Bank of Bonifay, Bonifay, FL.****05/10 – 01/11**

- Prepare daily reports by Asset Type for weekly Remittance Package to FDIC
- Completed Remittance Package
- All aspects of Interim Servicing for Receivership
- Review of Residential Mortgage files, Commercial and Consumer files for Asset Management
- FACTS input of Case Files
- Payment Voucher Processing for Receivership
- Vault Control of all Asset Files at Receivership
- Consumer Loan Asset Manager
- Customer Contact Person for the Receivership

FDIC as Receiver for New Frontier Bank**RAC/FDIC Contractor RSM McGladrey****04/09 – 02/10**

- Managed Loan Operations staff
- Reviewed Terms for Residential Mortgage loan modifications, Commercial, Agriculture and Consumer loan modifications.
- Lien Searches
- Verified Residential Mortgage Deed of Trust filings, Title research and

releases

- FDIC Investigations loan research
- Review payoff letters and case file requirements
- Interim Servicing
- Reviewed loan files for FDIC pooling classification
- Jack Henry proficient

Skills

- Computer Programs: Microsoft Office, Word , Excel, Sunguard, Internet access and research, Quicken, Yammer and Laser Pro
- DSI research, AS400; Horizon, Fiserv, Metavante, and Jack Henry Bank Operating systems
- Typing, adding machines, teller machines and Proof operations.
- Excel Energy and Passport programs