

Sandra K. Hathaway

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SR. IT DIRECTOR

Execution • Transformation • Collaboration

Senior IT Director with 20+ years delivering underwriting solutions that ensure effective risk management and compliance in the mortgage industry. Skilled at building and executing customer-focused, cross-functionally aligned product roadmaps that deliver business value. Proven ability to integrate acquired systems and staff to enhance processes and drive operational efficiencies. Knowledgeable of how mortgage underwriting and technology integrate and align with industry standards. Enthusiastic about fostering innovation through advanced technologies

CAREER HIGHLIGHTS

Deliver Innovation

Leverage machine learning technology to enhance OCR products that improve efficiency

Deliver Services

Manage 7-application product roadmap to execute on business strategies and goals

Deliver Quality

Apply Agile methodologies to deliver compliant applications that delight customers

AREAS OF EXPERTISE

Mortgage Underwriting • Mortgage Lending • Loss Mitigation • Loan Servicing • Due Diligence • Machine Learning • Coaching/Mentoring • Residential Mortgages • OCR • Team Building • Acquisitions • Operational Excellence • Project Leadership • Product Development • Agile • Change Management • Go to Market • Cross-Functional Collaboration • Relationship Management • Product Roadmap • Product Management

PROFESSIONAL EXPERIENCE

ArgusAMC – New York, NY

06/2019 – Present

Industry leader in residential real estate finance that provides expert valuation, data analysis, and technology solutions that inform decision-making and reduce risk.

Sr. Director, Underwriting Technologies

Lead five teams of developers, business analysts, testers, and product owners to enhance OCR technology, quality, and mortgage underwriting processes across seven applications. Ensure technical roadmap alignment with business objectives to maximize outcomes. Employ Agile methodologies to prioritize and deliver changes that generate business and stakeholder value. Collaborate with Data Analytics, Portfolio Management, Information Security, Site Reliability Engineering, and external clients to create technology solutions that foster business growth.

- Contributed product expertise in crucial sales meetings to drive the sale of 12+ technology products, helping to achieve \$50M in annual sales.
- Drove implementation of offshore loan file review process, achieving a 42% reduction in labor expenses.
- Streamlined pre-service core document checks by designing and automating verification process, reducing manual effort, and improving review accuracy.
- Leveraged advanced machine learning techniques to use machine learning to improve OCR and extract data from 0 to 700 fields with 90% accuracy, driving business growth through onboarding larger servicers.
- Upgraded manual home evaluation request process with new Broker Pricing Opinion (BPO) portal, cutting staffing needs and boosting customer satisfaction.
- Onboarded five new financial services clients, contributing to a 65% revenue increase in key business lines.

US Mortgage Consultants, Inc. – Pittsburgh, PA

03/2013 – 06/2019

Consulting, due diligence, and technology solutions for the mortgage industry. (Merged with Situs)

Director, Loan Underwriting & Systems Quality

Managed training, quality assurance, and underwriting functions, directing ~40 staff. Developed training curriculum, mentored trainers, and launched coaching services to improve operational quality and support employee performance needs. Directed quality assurance efforts to ensure smooth system releases. Mentored client service managers and designed system controls to improve user experiences and enhance quality.

- Reduced training costs by 75% by incorporating real user experience and automated grading in test design. The system is still in use and has created 87,000 training loans.
- Redesigned Quality Control (QC) workflow by implementing a risk-based approach to automate manual checks and shift from static to dynamic tasks, improving quality while reducing staffing needs.
- Developed and optimized the user experience for proprietary OCR system, increasing efficiency and driving 65% profit margins as standalone business line.

Equus Capital Market Consultants – Palatine, IL

08/2009 – 03/2013

Provider of mortgage due diligence solutions to financial institutions.

Training Manager (Promoted from Training Coordinator)

Led development and delivery of new hires and continuing education/training programs, collaborating with department heads to enhance performance and equip staff with essential skills aligned with business goals.

- Spearheaded design and implementation of standardized training processes, policies, and procedures, creating a model still used today to train thousands of employees across all programs.
- Developed and launched Underwriter 101 program, training entry-level candidates with minimal industry experience, resulting in 100% retention and 50% promotion rate to quality control roles.
- Designed and facilitated companywide fraud/forensic training program in response to 2008 mortgage crisis, resulting in global high quality, client satisfaction, and company growth.

Mortgage Data Management Corp. – Cleveland, OH

08/2004 – 07/2009

Offering due diligence, compliance, and financial services tailored to the mortgage industry.

Lead Underwriter

Directed up to 50 Quality Control/Review Underwriters in due diligence reviews for securitization, mortgage insurance rescissions, legal reviews, credit/compliance assessments of investor guidelines, and sale contracts. Ensured adherence to representations and warranties to maintain high-quality standards.

- Improved quality standards on review processes by building and delivering new focused training.
- Through mentoring and feedback, retrained staff to aid transition from securitization to fraud/forensic reviews, enhancing their skillsets and aligning with evolving business needs.
- Fostered a high-performing culture among Quality Control and Review Underwriters, which led to a higher volume of underwritten loans.

VOLUNTEERISM

Ministry Director • Calvary Green Valley Ranch • Green Valley Ranch, CO

EDUCATION

Two Years Coursework in Math & Accounting • Mount Mary University • Milwaukee, WI