

JULIA EASTERMAN

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RESIDENTIAL MORTGAGE INDUSTRY EXPERT

REVENUE | RELATIONSHIPS | LEADERSHIP

Industry-leading and recognized residential mortgage expert with 25+ years of experience in loan risk assessment, rating agency guidelines, and managing Client expectations. Skilled at building relationships that foster trust and deliver business value. Excels at advising clients on balancing risk and cost savings. Excited about how strategic planning and technology can enhance customer satisfaction. Proficient at identifying synergies and opportunities in operational transformations.

“One of the most well-informed and in the know people of our industry” ~Ratings Agency Executive

STRENGTHS & COMPETENCIES

PRODUCT OWNER	RELATIONSHIP MANAGER	OPERATIONS MANAGEMENT
Enterprise Strategy	Client Relations	Corporate Strategy
Product Roadmaps	Client Satisfaction	Process Improvement
Risk Analysis	Contract Management	Growth Strategies
Regulations	Project Leadership	Mergers & Acquisitions

EXPERIENCE

TargusAMC – New York, NY

01/2013 – Present

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

Senior Director / Product & Client Solutions

Lead due diligence and private securitization projects, enhancing value in private market mortgage loans. Build relationships with rating agencies and Fortune 500 clients, advising on compliance, product features, and

improvements. Manage enterprise product roadmap, leveraging acquired technologies to automate mortgage loan process from origination to secondary market. Direct operational transformation of acquisitions to improve efficiencies and achieve bottom-line cost savings. Oversee new client contract negotiations and onboarding.

- Executed business objective to acquire and transform 20+ holding companies into a single integrated technology entity.
- Negotiated with rating agencies to adjust scope for second-lien mortgages, reducing costs for private label securitizations while preserving credit and market risk profiles.
- Offshored loan file review process, resulting in 42% reduction in labor expenses.
- Realized ~\$75K in savings per contract by eliminating fixed-cost agreements and implementing SLAs with standardized performance metrics, ensuring consistency and profitability.
- Oversaw the integration of 14 ticketing systems into a single platform, improving user experience, reducing labor costs, and standardizing support services.
- Contributed industry expertise in sales meetings to drive the sale of 12+ technology products, helping to achieve \$50M in annual sales.

Named **Woman of Influence**
by Housing Magazine
2021 & 2023

Longhill, LLC – New York, NY

09/2008 – 12/2012

Financial services firm supporting mortgage industry through loan due diligence and credit risk management.

Managing Director / Business Development

Drove business growth and profitability through client acquisition, product development, and P&L management. Led operations while ensuring regulatory compliance. Collaborated with Wall Street banks to define product capabilities, evaluate enhancements, organize into sprint backlogs, partnering with IT for project execution.

- Collaborated with Freddie Mac to build a tracking and compliance solution for Home Affordable Modification Program (HAMP) still in use today.
- Established audit department for loan servicers to ensure regulatory compliance, identify risk areas, and recommend process enhancements, leading to creation of new revenue-generating product line.
- Leveraged extensive product knowledge of conduit market to assist sales in highlighting business benefits of Rate Lock System, resulting in sales to multiple Wall Street investment banks.

JE Mortgage Services, LLC – Princeton, NJ

09/2001 – 09/2008

Consultant and product expert for Hanover Capital Partners

Mortgage Consultant

Served as subject matter expert in mortgage due diligence and quality control. Managed client relationships and ensured accurate and timely loan delivery for top mortgage bankers.

- Consolidated loan servicing and participation documents from 50 servicers into a single lender.
- Resolved portfolio exceptions for delivery of FNMA securities to ensure quality and prevent repurchase requests.
- Reviewed non-performing residential mortgages to assess risk before client acquisition.

Dover Capital Partners Ltd. – New York, NY

09/1989 – 11/1999

Consulting firm to private and public financial services community, specializing in loan sale advisory, credit analysis, and risk assessment services. Focus on RMBS, due diligence, and whole loan investments.

Senior Vice President

Conducted loan file and risk assessments, performed compliance audits for loan servicing, and managed loan acquisition and securitization, including due diligence and advisory engagements for private investors.

- Created and managed a system and process for loan file review and risk assessment for the Resolution Trust Corporation (RTC), overseeing all due diligence tasks related to loan files.
- Audited servicing departments for compliance with industry standards and risk areas, including evaluating policies and procedures, agreements, leases, and loan-level testing.
- Developed software for loan servicing reviews to highlight and evaluate portfolio risk.

EDUCATION & CERTIFICATIONS

BA, Economics & Business | Boston College | Boston, MA
 Certified Scrum Product Owner (CSPO) | Scrum Alliance | 06/2023

PROFESSIONAL

Member | MISMO | Washington, DC | 2018 – Present
 Member | Structured Finance Association (SFA) | 2018 – Present
 Co-Chair | MISMO Residential Mortgage-Backed Securities (RMBS) Workgroup | 2018 – 2023
 Class Lecturer | Mortgage Industry Certificate | New York University | New York, NY | 1989 – 1991