

BRENDA CORBO

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SKILLS SUMMATION:

Highly motivated and goal oriented bank professional with more than 30 years of progressive experience in the management and development of residential and consumer production programs. Proactive team leader with strong training, leadership, interpersonal and communication skills. Demonstrated success in the strategic planning, budgeting, organization, monitoring and administration of a majority of the daily activities of the lending department. Strong technical underwriting, training and negotiating skills with a proven and consistent track record of achieving top sales performances by both volume and profit margin.

POSITION DESIRED:

Seeking an accountable position within a progressive financial institution that will capitalize on my considerable administration and developmental skills enabling me to be an immediately effective member of the institution's lending team.

EXPERIENCE SUMMARY:

Thomaston Savings Bank, Thomaston, CT. (A \$1,100,000,000 Institution)

Vice President, Residential Lending Department Manager, May 2015- May 2020

Responsibilities included the direct oversight of the bank's residential mortgage and consumer loan origination, underwriting and closing process. In addition, responsible for the secondary marketing functions for the bank which include budgeting, pricing, loan delivery and investor relations. Monthly loan sales averaged \$6MM. Monthly closed loan volume averaged \$9 MM.

Additional Significant Responsibilities:

- Developed and implemented strategies and tactics to attain mortgage loan growth and profitability goals that enhanced and complimented the goals and objectives of the Bank's Strategic Plan.
- Provided direction, leadership and guidance to support lending staff, loan origination sales team and non-departmental personnel, i.e Branch Managers and Assistant Branch Managers to ensure relentless focus on delivering innovative and unique methods of product offerings. Ensure that the entire staff is trained, properly coached and validated.
- Oversaw programming and implementation of the Point of Sale (POS), Loan Origination System (LOS) and related systems. Managed the application of new products and outside investor's software administration of all residential loan origination related systems, including but not limited to LOS and POS (Encompass, WebCenter, Consumer Connect), AUS (Loan Prospector and Desktop Underwriter), FHA Connection, Credit and Flood (Avantus), Mortgage Insurance (MGIC, UGI and Genworth) document vendor.
- Coordinated department's activities with management and the compliance department's personnel to ensure that the Department's lending process complies with any regulatory changes made to regulatory acts such as HMDA (Home Mortgage Disclosure Act), TRID (TILA RESPA Integrated Disclosures) and other federal and state requirements.
- Served as an integral member of CRA, Loan Review, IT, Risk, Vendor Management and ALCO Committees. Voting member of the Management Loan Committee.

Community Involvement and Contribution:

- Connecticut Mortgage Bankers Association, Second Vice President, Board Member
- Connecticut Mortgage Bankers Association Legislative, Affordable Housing and Closing Committee member
- Habitat for Humanity Board Member
- Exchange Club of Waterbury Board Member
- Easter Seals Fundraising Committee
- Leadership Greater Waterbury Board Member

Naugatuck Valley Savings and Loan –Naugatuck CT. (A \$500,000,000 Institution)

Vice President, Secondary Mortgage Manager, November 2009— May 2015.

Responsibilities included the overall management of the secondary mortgage function including operations, pricing, product development, marketing, investor relations, delivery of sold loans, department vendor management, compliance and team development. Developing and implementing compliant policies and procedures for the residential and consumer departments are important aspects of this function

Additional Significant Responsibilities:

- Solely responsible for the reporting of the Bank's CRA lending activities for all lending disciplines and establishing programs to assist Bank in meeting CRA requirements.
- Responsible for the analysis and timely reporting of the Bank's HMDA information including the integrity of data audits.
- Accountable for the management of the construction loan program including the disbursement process and all associated reporting functions
- Responsible for the Bank's newly established auto loan purchase program.
- Evaluate, develop, and implement new processes and procedures to increase residential and consumer loan volume, improve operational efficiencies and employee engagement.
- Create, maintain and monitor loan performance reports to support and identify residential and consumer portfolio concerns and maintain acceptable portfolio performance.
- Active member of the Bank's ALCO Committee
- Provide ongoing coaching, mentoring and training within the department to develop and encourage employee performance.
- Accountable for maintaining the commercial appraisal process from appraiser selection to discrepancy resolution.
- Manage a newly established peer group lending committee established to share best practices dealing with newly enacted lending legislation. Includes 21 Connecticut based lenders.

Wachovia Corporation, Waterbury, CT (1983- 2008)

EDUCATION

Mattatuck Community College
Central Connecticut State University

ADDITIONAL DEVELOPMENT:

MAP Workshop, Management Improvement, Newport Beach, California

Six Sigma, Process Improvement Champion, Jacksonville, Florida

Dennis Black & Associates, Mortgage Lending Industry Sales Training, Ann Arbor, Michigan