

PROFESSIONAL SUMMARY...

Senior business leader with a strong background in consulting, strategic planning, program and policy design and transformational management across start-up organizations, small financial companies, and Fortune 500 corporations. Excels at leadership, teamwork and managing initiatives. Plays an integral role within an organization by fostering a collaborative team vision in diverse and high – volume and fast-growing environments.

- SME; 15+ years' experience as an "On the Ground" Subject Matter Expert in mortgage origination compliance and operations with strong problem-solving skills for large, mid-sized and small financial institutions.
- Seasoned Manager; 20+ years' experience as a senior manager with a strong understanding of technology along with hands-on management experience and executing strategic plans.
- Default mortgage servicing standup experience addressing regulator risk in loss mitigation, BK, FC and REO mitigated by new policies, processes and procedures.
- Business Turnaround and Culture Changer; Transformed two regional operation centers into a high performance, customer-oriented group that worked cohesively with the sales team.
- Profitability; Focused on revenue and profit growth by achieving profitability targets while maintaining operational excellence ahead of plan at several different organizations.
- Pioneering; Led start-up of divisions for large organizations and small start-up companies, including my own, to successful stage-2 growth and reaching budgeted profit levels.
- Strategic Product Development; Managed product and policy team that invigorated the product development lifecycle – idea generation, approval process, coordination of IT, Legal, Credit, Sales, Marketing and Operations
- Investigative; Extensive repurchase and renegotiation experience. Fraud, SAR's, AML and restatements.
- Market Share; Proven track record of leading new initiatives, driving market share, increasing revenue and profit growth.
- Teamwork; Effective at building high performing teams and executing change management strategies in competitive environments.
- Strategic Thinker; skills and experience to develop a strategic vision, articulate an action plan and execute it.

PROFESSIONAL EXPERIENCE...

MCGURL RISK ADVISORS, LLC – Richmond, VA

2013 – Pres.

Managing Director

Lead manager/SME on Default servicing dept. standup, Heloc gap assessment and remediation, origination Regulatory Compliance (TRID, HMDA and HECM), Servicing platform assessment, contract negotiation, Servicing transfer reviews, and Fair Lending review and Credit review engagements. Involved in Sales Deck and SOW preparation, on-site project management and executive presentations.

HILLTOP ADVISORS, LLC – McLean, VA

2007 – 2015

Managing Director

Lead manager or SME on Independent foreclosure review, regulatory compliance, business process reengineering, staff control and staff optimization, credit review engagements for litigation. Managed teams on complex engagements involving multiple work streams. LOS assessment for retail and wholesale, consumer LOS testing on 50 state compliance.

WELLS FARGO HOME MORTGAGE – Richmond, VA

2009 – 2010

Certified Reverse Mortgage Consultant

Originated reverse mortgages through marketing initiatives developed in conjunction with a retail banking network. Was accountable for training and sales growth within region.

STEPHEN M. MCGURL, CMB
Midlothian, VA 804.245.1501
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LIVEWELL FINANCIAL CORP – Richmond, VA

2008 – 2009

Director of Operations

Accountable for the implementation, management and evaluation of all of the organization's operational policies and workflow for reverse mortgage programs. Primarily sold product to Fannie Mae. Served as Liaison to Sub servicer. DE Underwriter - HECM

SHELTERNET CAPITAL GROUP, INC. – Midlothian, VA

2006 – 2010

Consultant & Principal

Founded mortgage brokerage providing personal service on residential and commercial mortgages. Underwrote all company loans prior to submission to investors. Responsible for all investor relationships.

MAIN STREET MORTGAGE & INVESTMENT CORP – Glen Allen, VA

2002 – 2006

Chief Operating Officer

Responsible for leading and managing both change and day to day issues by executing key risk, compliance, and strategic & operational initiatives. Drove the business for Operations, Finance and Sales. Using the firm's COB (Continuation of Business) Plan, resumed complete Mortgage Operations for the Bank after 2-week hurricane disaster outage.

GMAC MORTGAGE CORPORATION – Richmond, VA

2001 - 2002

Regional Operations Manager

Responsible for leading multiple processing, underwriting and closing teams while complying with all operational, regulatory and credit risk parameters. Credit Authority to \$500,000

TRIAD GUARANTY INSURANCE CORPORATION – Winston-Salem, NC

1998 – 2000

Account Manager

RESOURCE BANK – Richmond, VA

1997 - 1998

Division President

CRESTAR MORTGAGE CORPORATION – Richmond, VA

1992 - 1997

Vice President of Retail Credit and Operations

CHASE HOME MORTGAGE CORPORATION (NKA JP MORGAN CHASE) – Montvale, NJ

1984 - 1992

Wholesale Account Executive

AREAS OF EXPERTISE...

On-Site Project Management, Portfolio Evaluations, Independent Foreclosure Review, Expert Witness Testimony, Business Continuation Planning, Profit & Loss Management, Compensation Design, Transformational Vision, Cross-Functional Teams management, Fair Lending Reviews, Fraud Investigations, Multiple Work Stream Management, Regulatory Compliance, Span of Control Reviews, Counter Party Risk Study

EDUCATION

Longwood University, Farmville, VA

CERTIFICATIONS & TRAINING

Certified Mortgage Banker – Master
Certified Reverse Mortgage Consultant
MBAA School of Mortgage Banking
Reverse Mortgage Banking School
