

## Before: Resume Not Working

Weak summary and no focus.  
Written in the old style. It's mostly a collection of job descriptions that do not highlight her accomplishments.  
For details see *The Ultimate 2008 Resume Checklist*.

### Madeline C. Schiff

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#### SUMMARY

Versatile **Senior Leader** with diversified experience in the Financial Services and Customer Service industries, encompassing roles focused on operations and process management. Flexible manager with proven performance in results oriented and metrics driven environments. Proven ability to successfully launch and supervise site operations. Resourceful and skilled executive with subject matter expertise and business acumen across multiple business disciplines, including:

- |   |                          |
|---|--------------------------|
| • Retail Lending                                    | • Risk Management        |
| • Conforming, Non-Conforming and Government Lending | • Leadership Development |
| • Quality Control, Regulatory and Compliance        | • Change Management      |
| • Process Improvement and Workflow Design           | • Team Building          |

#### PROFESSIONAL EXPERIENCE

**WELLS FARGO**, Southfield, Michigan/Irving, Texas  
*AVP, Operations Manager*

2001-2008

Reported to the National Operations Director. Managed teams from ten to thirty through one direct report in the capacity of a team lead. Eleven years of human and process management. Responsibilities included supervision of team leads, processors, underwriters and support staff responsible for the processing, closing and funding of Wells Fargo Employee, Branch, and telesales-sourced products including conventional, FHA, VA, and second mortgage products.

- Gained extensive experience developing risk management strategies to ensure quality products were delivered to the secondary market.
- Developed process improvement strategies with channel directors to increase employee job satisfaction and customer satisfaction simultaneously.
- Reduced risk and operational losses by developing and executing new Quality Control processes.
- Thoroughly experienced in leading successful integrations of new acquisitions to include training of products, programs, process flow and software platforms.
- Served as a consistent leader in turn time, key metrics, units and dollars closed, status calls, and anticipated settlement dates, thus increasing units funded by 20% in nine months.
- Improved overall site morale by creating a more team-oriented environment using team building activities and contests to reengage staff and provide better customer service.

## After Resume Makeover

This version opened doors for interviews (2008)

### Madeline C. Schiff

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#### Operations Manager

Resourceful and flexible manager with 11 years experience running operations for diverse businesses that include mortgage lenders and a community college. Repeatedly commended as outstanding contributor, leader and team motivator by management of top companies. Expertly analyzes existing workflows and improves effectiveness. Consistently meets business-critical goals for operations, finance and human resources. Trusted with personal signature authority for multi-million dollar loan transactions. Known for financial acumen and ability to build and motivate effective teams.

#### Areas of Expertise

Mortgage Lending • School Administration • Project Management • P&L • Cost Control  
Risk Management • Workflow Improvement • Business Process Redesign • Change Management  
Regulatory Compliance • Quality Control • Leadership Development • Team Building

#### Professional Experience

**WELLS FARGO**, Southfield, Michigan and Irving, Texas

2001-2008

*Residential mortgage originator and servicer (subsidiary of CitiGroup). Does \$1.2 billion annually through branch network, wholesale and correspondent channels.*

#### Assistant Vice President, Operations Manager

Reported to National Operations Director. Personally accountable for \$600 million annual closings and trusted with signature authority up to \$1.5 million. Selected by top management to build and lead high-profile *Fargo North America* and *FargoGold* process teams. Directed processing, closing and funding of FHA, VA and second mortgages. Supervised processors, underwriters and support staff—managed all aspects of employee evaluations including hiring, performance reviews, merit increases and disciplinary actions.

- Won *Quality of Excellence Award* and *Champion Award* for superior customer service (2001 and 2002) by developing new loan-origination processes that cut decision time by 36%.
- Increased units funded (mortgage closings) by 20% during nine-month period in 2007. Collaborated with sales management to meet company objectives and key metrics that included: Achieved better timeliness of closings, improved turnaround time and higher number of units and dollars closed.
- Achieved highest customer satisfaction levels (91%) in retail loan-origination channel during 2005. Exceeded

- Continuously mentored all employees on every aspect of position requirements to include compliance and regulatory issues, action plans, training, communication skills, customer service initiatives, vendor relationships, risk management and quality with an attrition rate of 0% over a seven-year span. A total of nine direct reports have been promoted to management level positions.
- Energetically cultivates open relationships with sales management to achieve respective company objectives and increased productivity of 2007 fundings by 25%.
- Professionally managed all aspects of employee evaluations to include hiring, mid-year, and annual reviews, merit increases, and disciplinary actions.
- Proven experience dealing with day-to-day management and leadership of a team within a demanding, high-pressure production-lending environment with direct involvement in creating strategies and solutions that result in delivering efficiencies and reduction in errors within a servicing/operations environment.
- Led many tactical and strategic projects to enhance customer satisfaction, increase productivity and reduce costs, which included movement to a paperless environment

**MADELINE C. SCHIFF**

Page Two

**COUNTRYWIDE HOME LOANS, Atlanta, Georgia** 1998-2001

**Branch Operations Manager**

Reported to the Regional Operations Manager. Managed a team of seven employees consisting of processors, underwriters, and Loan Consultants. Responsibilities included branch operational component and the supervision of its operations personnel. Consistently maintained the number one ranking of eleven branches in the Greater Atlanta area for units and dollars funded. .

- Prepared and submitted all required operations audits and reports to regional office.
- Coached loan specialists through product, program, and process enhancements.
- Performed quality control audits.
- Balanced pipeline loads to operations staff.
- Obtained underwriting signature authority to \$1,000,000.
- Motivated employees in both operations and sales capacities to maximize efficiency and communication.
- Significantly increased overall production within the group through the building of morale and teamwork.
- Processed, underwrote, and closed a full pipeline each month.

**CENTRAL TEXAS TECH, Killeen, Texas** 1997-1998

**Program manager**

Central Texas Technical College offers AAT degree programs. Central Texas Tech has four campuses in the Metro Dallas area. The college is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award technical certificates of credit, diplomas, and associate of applied science degrees.

- Reported to the Director of Continuing Education. Managed a team of four direct reports.
- Researched, developed, and evaluated class curriculums to include subject matter, classroom materials, interviewing, and hiring of instructors, scheduling classes, registering students and issuing certificates of completion. Creator of quarterly curriculum catalog, detailing classes and schedules

**GMAC MORTGAGE CORPORATION, Detroit, Michigan/Atlanta, GA** 1994-1997

**Processor/Closer**

- Responsible for managing high-volume pipeline of relocation loans to ensure on-time closing while providing superior customer service to our contracted business partners.

targets for loan production and base processing unit cost by 10%.

- Rolled out of leading-edge technologies in 2007 and 2002: Recognized by management for exceptional support and mastery of new technologies, for example: conversion to paperless environment (2007) and upgrade of core loan processing system—with minimal interruption to customers or staff—during 2002 conversion (*SourceLink to CFI*).
- Improved quality-control processes that reduced risk and operational losses, for example: Called for Manager Self-Audits (MSAs) for entire channel, and reported results to audit department. Slashed quality control (QC) errors and corrected loans for salability into secondary market.
- Set up company's first mixed team of on-site and remote employees (2006). Established field headquarters in Irving, TX and managed employees in five remote locations.
- Achieved zero employee attrition over seven-year period (2001-2008) by mentoring employees and creating team environment. During 2002-2007, coached nine individuals into management positions.

**COUNTRYWIDE HOME LOANS, Atlanta, Georgia** 1998-2001

*Nation's largest home loan originator, now part of Bank of America.*

**Branch Operations Manager**

Reported to Regional Operations Manager. Trusted with underwriting signature-authority to \$1,500,000. Managed team of seven employees that included processors, underwriters, and Loan Consultants. Balanced pipeline loads to operations staff. Increased overall production within the group through the building of morale and teamwork.

- Won *Circle of Excellence* award in 1999 (one of 60 chosen among 3000 employees): Consistently achieved number one ranking—based on units and dollars funded—among 11 branches in Greater Atlanta area.
- Underwrote and closed full pipeline of \$10 million each month.

**CENTRAL TEXAS TECHNICAL COLLEGE, Killeen, Texas** 1997-1998

*CTC has four campuses in Metro Dallas area and serves 6,000 students. associate of applied science degrees*

**Program Manager**

Reported to Director of Continuing Education. Managed four-person team that researched, developed, and evaluated all aspects of CE curriculum, including: subject matter, classroom materials, interviewing, hiring of instructors, scheduling classes, registering students and issuing certificates.

- Created quarterly curriculum catalog that detailed classes and schedules.
- Ran purchasing operations and ensured compliance with strict purchasing regulations imposed by State of Texas.

**GMAC MORTGAGE CORPORATION, Detroit, Michigan and Atlanta, Georgia** 1994-1997

*Now GMAC Financial Services, approximately 31, 000 employees and \$22 billion annual revenues.*

**Processor and Closer**

Managed high-volume pipeline of relocation loans. Ensured on-time closing and superior customer service.

- Planned, implemented and rolled out of *one and done* processing and closing, which achieved complete and thorough customer contact throughout the loan process.
- Processed loans for demanding, high-profile borrowers who were relocated by their employers (required exceptional degree of professionalism and expedience due to caliber of borrower).

**TITLE INSURANCE CORPORATION, Bloomfield, Michigan** 1993-1994

*Now Lawyers Title Corporation. Protects financial interests of owners and lenders due to real-estate title defects or liens.*

**Escrow Closer**

Prepared all closing documents from the lender, including HUD-1, Warranty Deed and title policy. Directed actual closing with all parties (buyer, seller, realtor and loan officer). Managed payables, receivables and ensured timely payment of invoices.

- Planned and implemented roll out of “one and done” processing and closing, to maintain complete and thorough customer contact throughout the process of the relocating borrower, offering the utmost in quality customer service.

**TITLE INSURANCE CORPORATION**, Bloomfield, Michigan 1993-1994

*Escrow Officer*

Responsible for the preparation of all closing documents from the lender and the final preparation of the HUD-1, Warranty Deed, and title policy for the borrowers. .

- Performed the actual closing with all parties (buyer, seller, realtor, loan officer, etc) to explain legal documents being executed, including but not limited to the HUD-1, TIL, Deed of Trust, etal.
- Responsible for all accounts payable/receivable at the branch, ensuring timely payments of any invoices or bills received.
- Supervised and recorded use of in-house public records plant to outside contractors/vendors and ensuring all accounts paid current.

**MADELINE C. SCHIFF**

Page Three

**GATEWAY MORTGAGE, INC.** Lansing, Michigan

1992-1993

*Closer*

**EDUCATION**

Bachelor of Arts-Communications and Advertising  
University of Michigan, Ann Arbor, Michigan  
Graduated December 1990

**EDUCATION**

BA, University of Michigan, Ann Arbor, Michigan  
Communications and Advertising