**[Financial Services Risk Analyst](https://www.postjobfree.com/resume/ad1vrf/financial-services-risk-irving-tx)**

**Location:**Irving, TX

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**Resume:**

MARLIN LYNN CRABB, JR

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PROFESSIONAL PROFILE

Highly-focused and results-oriented professional with a demonstrated emphasis in Business Risk Analyst, Financial Services, audit, and third-party vendor risk management, servicing, banking, consumer finance. Extensive functional experience includes establishing consumer lending operations, quality control, strategic planning, servicing, operations management and sales leadership. Recognized for establishing profitable, long-term relationships based on trust and respect. A motivating leader who builds engages and inspires teams to heightened levels of achievement.

AREAS OF EXPERTISE

Business Risk Analyst/Financial Services Operations/Consumer Lending & Credit Card Operations/TP Risk Oversight & Performance Management /Process Improvement /Legal & Regulatory Compliance /Policy Implementation /Change Management / Supply Chain Management /Project Management / Budget Control/ Procurement strategies/Audit/QC/QA /Underwriting Strategy/ Operational Risk.

PROFESSIONAL EXPERIENCE

Sr Business Risk Analyst TIB Oct 2015 – Present

Develops process and procedures for successful implementation of new risk policies, practices, appetites, and solutions to ensure comprehensive understanding and management of risks according to industry standard process.

Develops strategies, tools, and methodologies to measure, monitor, and report risks.

Applies expert knowledge to use or produce analytical material for discussions with cross functional teams to understand business objectives and influence solution strategies.

Routinely communicates results of risk assessments to governance committees, business process owners and various levels of leadership and influences decision making.

Serves as the point of contact for senior risk leadership on projects and special management requests that often impact the Company or core operating area.

Business Risk Analyst CompuGain May 2014 – Sep 2015

Responsible for Operational and Business Risk to ensure a compliant business execution, prevent losses and meet all CFPB and OCC requirements as well as all other regulatory agencies.

Assisted to identify needs in operational processes for efficiency and Regulatory Agencies (i.e., CFPB, OCC, etc.) requirement.

Recommend and review changes to guidelines, processes & products to meet Agencies’ requirements and business partner’s needs.

Initiate request for changes to policies and procedures to comply with Regulatory Requirements to meet Regulatory Examination.

Risk Analyst Lending Operations Wells Fargo & Co Dec 2011 – Apr 2014

Worked closely with Operational Risk to prevent losses and provide guidance to insure that data quality meets the Policy Standards. Reduced defect rate from 5.3% to 1.75%

Assist/support underwriting, processing, purchasing and external vendor teams to provide support of flow and escalations on timely manner between Sales and Operations Platforms.

Responsible for partnering with Sales, Underwriting, QC and Training to develop and implement the strategic business plan.

Provided work direction, feedback and training to staff for lending operations, credit decisions, department procedures and policies.

Sr Fraud Analyst Citigroup, Inc. Dec 2002 – Nov 2011

Analyze loan files in accordance to lending policies, including quantitative and qualitative loan criteria, income, credit worthiness, employment history, and debt and loan-to-value ratios.

Created management team reports, file flow and daily projection numbers.

Responsible for reviewing and approving HUD-1 statements prior to funding of loans.

Supervise the daily activities of the Loan Processor II while reviewing conditions received for sign-off or approval.

Work in conjunction with account executives and brokers on necessary conditions to close loans and structuring of a viable loan.

Work in conjunction with other Operations managers and Senior Management, present loans to Corporate Underwriting, Senior Management for approval.

Sr Credit Underwriter Fieldstone Mortgage Mar 2002 – Dec 2002

Calculate DTI, LTV, and CLTV to ensure proper criteria and investor guidelines.

Communication with investors, accounts executives prior to closing. Ensure the loan package was handled in the correct format for everyone involved.

Review credit, appraisals, purchase agreements, title comments and investor guidelines. Then underwrite loan applications to meet investor guidelines.

Credit Underwriter Country Place Mortgage Jun 1999 – Mar 2002

Review and evaluate credit from all bureaus and clearing of loan condition’s credit investigations. Calculate DTI, LTV, and CLTV and underwrite loan applications for investors.

Problem resolutions for loan products at wholesale and retail levels for defaulted loans.

Review completed loan packages for income verifications, legal documentations and appraisals review and issued final documentation.

Closing & Funding Specialist Bank of America Sep 1997 – May 1999

Clear title to ensure proper lien positions, draw of loan documents and complete funding.

Ensure the mortgage lien was recorded properly with the correct lien position.

General accounting ledger entries for wires as well as cash back housing loans.

Review builders’ and sub-contractors’ history to ensure they are qualified.

Military Experience

Army ROTC at Texas State University and eight years in the Army and Army Reserve from March 1991 until March 1999.

Education

BBA Finance – Texas State University, San Marcos, Texas 1997

Associates in Liberal Arts-Trinity Valley community College, Athens, Texas 1995