

# JANAI FULLARD

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**Servant Leader | Project Manager | Financial Services Expert**

Certified Scrum Master and SAFe Scrum Master with extensive experience in agile methodologies, risk management, and overall business operations. Proven track record of managing cross-functional processes and teams using matrix management techniques. Creative problem solver with a keen ability to manage multiple projects. Proven ability to navigate conflict and ambiguity with members of the team and/or stakeholders. Proficient in Jira, MS Project, Trello, SharePoint, Microsoft Excel and Tableau. Demonstrated success in project and program management, ensuring optimal team performance and the delivery of high-value increments.

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## PROFESSIONAL CERTIFICATIONS

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**Certified Scrum Master (CSM)**

**SAFe Agilist (SA)**

**SAFe 5 Scrum Master (SSM)**

**SAFe 5 Product Owner/Product Management (POPM)**

**Google Certificate in Project Management – August 2023**

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## TECHNICAL SKILLS

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Leadership, Team Building, Mentoring, Project and Program Management, Risk Assessment, Quality Assurance, Project Reporting, Documentation Review, Compliance Monitoring, Employee Development, Training, Agile Methodology, Scrum, Product Backlog Management, Empirical Product Planning, Stakeholder Partnership, Jira, Trello, SharePoint, Tableau, Microsoft PowerPoint, Microsoft Excel, Customer Relationship Management (CRM) Tools, Project Management Software, Risk Management Software, Financial Analysis, Accounting Principles, Communication, Interpersonal Skills, Analytical Skills, Detail-Oriented, Time Management, Organization, Problem-Solving, Decision-Making, Customer Service, Sales.

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## PROFESSIONAL EXPERIENCE

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### NEW REZ

#### **Project Manager/Underwriting Manager**

**2019 - 2022**

- Built, coached, and supervised a team of 12 conventional (Fannie Mae/Freddie Mac) underwriters via analyzing Tableau reports and Jira queues to ensure service level agreements were met. Exceeded production and quality goals by an average of 14% over the last 12 months.
- Implemented agile methodology to drive projects from initiation thru closure by coordination with other internal partners.
- Facilitated daily stand-up to enable team alignment with the top objectives of the day. Removed any impediments or blockers to allow for optimal and collaborative team performance.
- Identified opportunities for overall improvement in the department to senior management and implemented a quality control process that reduced the defect rate from 7% to 2%.
- Collaborated daily with stakeholders, senior management/executives, operations personnel, and external vendors to foster positive customer experiences acceptance/turnover activities.
- Conducted regular training sessions for team members to ensure they were up to date on the latest underwriting guidelines and best practices, resulting in a 20% increase in accuracy and efficiency.
- Implemented new technologies and tools to improve the underwriting process, resulting in a 15% reduction in turn-around times and a 10% increase in loan volume.
- Led cross-functional teams to develop and implement new processes, resulting in a 25% reduction in costs and a 30% increase in customer satisfaction.

### ARK MORTGAGE

#### **Senior Underwriter**

**2017 – 2019**

- Developed and executed project plans for managing government-insured loan underwriting and approval process, utilizing endorsement qualifications from the Department of Housing and Urban Development (HUD). Conducted complete income and credit analysis to determine borrowers' ability to repay mortgage loans. Regularly conducted status meetings with stakeholders to ensure compliance with regulatory requirements and internal policies.

**PHH CORPORATION****Mortgage Underwriter IV****2012 – 2017**

- Conducted analyses and verification of loan applications and evaluated financial risks while making final decisions on applicant eligibility.
- Underwrote complex mortgage loans for high-net-worth private label clients, including Merrill Lynch and Morgan Stanley, including communicating underwriting approval decisions in writing to third-party stakeholders and internal clients.
- As subject matter expert (SME), trained and coached team members on complex tax return analyses to assist team competency expansion.
- Managed daily pipeline report in supervisor's absence, ensuring seamless client service and consistent resource management to resolve issues.
- Coordinated mortgage loan approval process from initiation thru closure
- Analyzed complex financial data, including tax returns, financial statements, and credit reports, to determine the creditworthiness of applicants and make accurate and timely loan decisions.
- Conducted regular audits and quality control checks to ensure compliance with all federal and state regulations, resulting in a 98% accuracy rate and a 5% reduction in errors.
- Worked closely with sales teams to identify new business opportunities and develop customized loan products for high-net-worth clients, resulting in a 25% increase in revenue and a 15% improvement in customer satisfaction.
- Managed a large pipeline of loans while ensuring timely and accurate communication with internal and external stakeholders, resulting in a 20% reduction in turn-around times and a 15% improvement in customer satisfaction.

**WELLS FARGO****Renovation/Construction to Perm Underwriter/Real Estate Project Manager****2010 – 2012**

- Evaluated/delivered decisions for large, unusual, and complex individual consumer requests for 203K and FNMA Homestyle loans per company and industry guidelines with a focus on renovation risk management.
- Managed the workflow and post-closing processes from initiation through renovation completion; calculated qualifying income by examining transcripts or tax returns.
- Developed innovative techniques for improving team efficiency and productivity, resulting in a 25% reduction in average processing time.
- Ran regular site visits to renovation and construction projects to ensure compliance with all building codes, regulations, and project timelines, resulting in a 20% reduction in project completion times.
- Managed relationships with contractors, appraisers, and other vendors to ensure timely and accurate completion of renovation projects, resulting in a 15% reduction in project costs and a 10% increase in customer satisfaction.
- Built and maintained relationships with real estate developers and investors to identify new business opportunities and develop customized loan products, resulting in a 25% increase in loan volume and a 15% improvement in customer satisfaction.

**Horizon Consulting, INC.****Post Endorsement Technical Reviewer****2009 – 2010**

- Performed 203K loan audits on HUD-selected files to confirm acceptable risk levels and verify absence of lender documentation deficiencies or processing errors during origination process for manufactured housing, multi-family housing, and properties in Puerto Rico.
- As a member of the agile team, collaborated with other technical reviewers to identify process improvements that led to a 10% increase in audit accuracy
- Worked with internal and external stakeholders to resolve loan-level issues, including document deficiencies and servicing issues.
- Monitored portfolio performance and provided recommendations for portfolio optimization and risk management.
- Participated in the development and implementation of new technologies and tools to improve loan servicing and portfolio management.
- Managed the reporting and remittance process for investor reporting and mortgage insurance claims.
- Provided training and guidance to junior staff members on post-endorsement technical processes and procedures.

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**EDUCATION AND RELEVANT PROFESSIONAL EXPERIENCE**


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CONSULTANT New Venture Visions (FinTech Lender) 2021- Present

TREASURER-Girl Scouts of the USA

Spelman College, Atlanta, GA – Major: Mathematics

