



CAMILLE FORD

Mortgage Expert Witness

Phone: (404) 786-4688

Email: camille@camilleford.com

Address: 5654 Chamblee Dunwoody Road
Atlanta, Georgia 30338

SUMMARY OF EXPERTISE

- 34 year mortgage lending career leader with deep expertise in origination, operations, compliance, and training, known for developing high-performing teams and ensuring compliant, client-focused execution.
- Mortgage professional with extensive experience in residential and commercial lending, broker operations, and industry standards of care.
- Court-qualified expert witness in mortgage and real estate matters, accepted by judges in two separate cases involving:
 - Wholesale mortgage broker wire fraud, including analysis of broker duties, disclosures, and lender–broker compensation structures.
 - Commercial real estate breach of contract, including evaluation of loan terms, performance, and damages in complex transactions.
 - Expertise includes mortgage fraud, broker fiduciary duties, wholesale vs. retail channels, and compliance with lending regulations and customary practices.
- Originated and closed 1500+ residential mortgage loans
- Training and Development Manager - trained sales and operations teams how to navigate and master origination website
- Hired, trained and supervised 150+ loan processors, loan closers, and compliance analysts
- Managed 36+ compliance gatekeepers with all laws and regulations related to residential lending, including RESPA and MDIA
- Audited 3000 residential loan applications for quality control prior to underwriting submission
- Subject Matter Expert on residential mortgage loan underwriting guidelines and origination website

EMPLOYMENT

loanDepot, Atlanta, GA

Dec 2018 – Aug 2022

Region 8 GA, NC, SC Assistant to Regional VP, Retail Division

- Managed daily facilities and operations for all 12 Region 8 retail sales offices, ensuring smooth, compliant, and efficient branch performance.
- Oversaw retail branches across NC, SC, and GA, coordinating staffing, workflow, and service standards across the region.
- Collaborated daily with loan originators to identify and present the most suitable loan products tailored to each client's unique financial situation, goals, and risk profile.

- Daily audited of loan files for quality control (QC) and underwriting approval to ensure compliance, accuracy, and risk mitigation before final funding.
- Scheduled and administered continuing education (CE) courses for licensed branch managers and loan officers to refresh mortgage regulations and stay current on emerging fraud and phishing attack attempts.
- Analyzed and reviewed branch P&Ls with Region 8 leadership to improve efficiency, control expenses, and support profitability.
- Prepared and delivered daily management reports, including New Hire Onboarding, Departure, Commission, and Production Pipeline reporting.
- Conducted and submitted annual branch audit reports to corporate to ensure compliance with state regulations, corporate policies, and branch procedures.
- Led regional marketing events and ensured adherence to RSPA and related compliance requirements.
- Distributed Market Intelligence Realtor Reports to Loan Consultants to support prospecting, relationship development, and production growth.

iMortgage, Scottsdale, AZ

Oct 2014 – Dec 2018

Branch Production Manager, Retail Division

- Managed the daily production pipeline, monitoring loan volume, cycle times, and file status to keep closings on schedule.
- Responsible for end-to-end branch operations, including staffing coordination, workflows, customer service standards, and compliance procedures.
- Audited loan files to verify complete and accurate underwriting documentation, reducing conditions, suspense items, and post-closing deficiencies.
- Collaborated with branch and corporate teams to plan and execute local marketing initiatives that promoted the iMortgage brand.
- Scheduled and administered continuing education (CE) courses for licensed branch managers and loan officers to refresh mortgage regulations, stay current on emerging fraud and phishing attack attempts, and audited licensed originators to ensure completion of annual federal education requirements.

Guaranty Mortgage Services, Atlanta, GA

Jan 2014 – Aug 2014

Senior Sales and Marketing Consultant, Retail Division

- Developed marketing relationships with builders, realtors and national real estate firms
- Successfully originated residential mortgage loans through productive development and maintenance of marketing partnerships
- Facilitated CE courses for major builder accounts
- Continual procurement of networking opportunities throughout the real estate and building industry

SunTrust Mortgage, Atlanta, GA
Operations Manager, Retail Division

1990 – 2014

- Managed the creation and launch of new Compliance, Setup, and HARP departments to process high-volume mortgage loans, ensuring all loans adhered to applicable federal regulations and internal risk standards.
- Established clear service standards and negotiated/measured service level agreements (SLAs) for key client needs, improving consistency of delivery and client satisfaction.
- Developed and maintained staff capacity planning models to align headcount, scheduling, and skills with Client First service expectations, reducing bottlenecks and overtime.
- Monitored loan processing turn times and performed trend analysis to identify efficiency gaps and drive process improvements, contributing to faster cycle times and reduced rework.
- Managed training rollout and end-to-end implementation for new processes and departments, including third-party vendor relationships and quality control reviews, to ensure compliant and consistent execution.
- Achieved targeted results for rapid business growth, superior client service, and excellence in execution by aligning people, process, and performance metrics.
- Handled complex client escalations and led issue resolution and root-cause problem solving, protecting key relationships and preventing repeat issues.
- Established, documented, and continuously refined new, efficient workflow procedures that streamlined handoffs, reduced errors, and improved team productivity.
- Recognized at least one team member daily for making a meaningful difference to clients and teammates, reinforcing a positive, Client First culture and improving engagement.

Travel Training Manager, Retail Division

2008 – 2009

- Developed, implemented, and managed the training for internal website launch and numerous upgrades
- Managed and resolved client conflict resolutions
- Scheduled project priorities to achieve 100% customer satisfaction by region
- Initiated and implemented demanding travel training schedule

Relationship Manager, Wholesale Division

2005 – 2008

- Increased loan volume and referrals by presenting loan products, pricing, and guidelines to mortgage broker shops and deepening broker relationships.
- Grew profits by cross-selling complementary loan programs and services tailored to broker and borrower needs.
- Consistently met 100% of a \$5MM monthly production goal for three consecutive years.
- Implemented relationship-driven sales initiatives to expand broker engagement, increase submissions, and drive sustained revenue growth.

Mortgage Loan Originator, Retail Division

1991 - 2005

- Originated residential mortgage loans through proactive relationship management and targeted personal marketing efforts.
- Exceeded production revenue goal for 14 consecutive years.
- Delivered exceptional client resolutions that consistently created raving fans and strengthened referral networks.

SunTrust Bank, Inc., Atlanta, GA

1988 - 1990

Operations Manager, Retail Banking Division

- Hired, trained, and supervised Teller and Customer Service staff of 18 employees
- Managed daily overdraft reports for personal and commercial accounts
- Coordinated marketing strategies to exceed monthly branch goals

EDUCATION

- University of Georgia, Georgia Banking School Graduate, Athens, Georgia
- Georgia Perimeter College, Business Associate Degree
- Kennesaw State University, Banking Internal Audit Program, Kennesaw, Georgia
- Georgia Southwestern College, Administrative Science Degree, Americus, Georgia

ASSOCIATIONS

- NMLS license#1148009, Georgia license #40988, 2014-2022
- National Association Professional Mortgage Women Board of Director 2018-2022
- Georgia Mortgage Bankers Association 20 Year Member
- American Bankers Association 30Year Member
- Life Member, Gwinnett Chamber of Commerce