**Michael Danlag**

📍 Las Vegas, NV | 📞 (856) 291-1101 | 📧 jwdndad@comcast.net

**Senior Executive | Mortgage & Financial Services**

Proven leader with **35+ years** of success in mortgage fulfillment, loan servicing, and financial operations. Expertise in **large-scale global operations, process automation, regulatory compliance, business development, and team leadership.** Adept at **driving operational efficiency, revenue growth, and risk mitigation** across multiple business units.

**Professional Experience**

**Mortgage Connect | Executive Vice President, Document Services**

📍 Denver, CO | 2024 – 2025

* Led **high-security, 25,000 SF print facility** that provided high volume print and mail services. This included leading the sales, pricing, contracting, solutioning and implementation efforts of all new clients and\or new product lines for existing clients.
* Oversaw regulatory compliant loss mitigation, loan modification, and foreclosure documentation libraries that adhered to multiple investor guidelines for mid-to-large scale top 5 mortgage servicers.

**Sutherland Mortgage Services | Global Head, Mortgage Fulfillment & Servicing**

📍 Las Vegas, NV | 2015 – 2024

* Overall responsibility for **Sales, Client Relations, Solutions and Operations** for Sutherland Mortgage.
* Managed **multi-country operations** (US, UK, India, Philippines, Mexico) across mortgage fulfillment, servicing, underwriting, and title support. This includes establishing new service deliver centers and building strategy for physical locations, licensing, staffing, training and technology.
* Managed **fulfillment operations** for multiple clients, including Private Wealth and Equity, Depository, and Non-Depository firms. Oversaw originations for GSE, Jumbo, Non-QM, HELOC, and CES products across various platforms, including retail and wholesale.
* Launched **Third-Party MSR Review** practice, secured Fitch, DBRS, and S&P ratings, and implemented the **Laura Mac system** which automated file reviews by 60%.
* Established **Capital Markets & Title Review division**, enhancing title search, QC, and transaction efficiency. These teams were crossed trained to do multiple functions thus enhancing the ability to meet volume demand where needed.
* Within one year built **end-to-end UK mortgage servicing operations**, including staffing, facilities, and compliance frameworks. The platform supported both mortgage originations and servicing.
* Consistently achieved **top employee (90+%) and client NPS (100%) scores** within the company. This lead to high retention of employees and clients during mortgage market shrinkage post Cov-id.

**PHH Mortgage | Vice President, Loan Servicing & Post Closing**

📍 Mount Laurel, NJ | 1998 – 2015

* Oversaw post-closing, performing servicing and early stage default function for a **$228B+ loan servicing portfolio** for 85+ private label and co-branded clients.
* Led **bulk transfers of 500K+ loans** into the Black Knight MSP platform, spanning banks, credit unions, and private equity firms.
* Spearheaded **Loss Mitigation cost-saving initiatives**, reducing expenses by $5M while increasing revenue by $4.6M.
* Designed and implemented **Call Center Workforce Management**, saving **$900K annually** through outsourcing.
* Secured **$740K in savings** by renegotiating hazard insurance contracts and outsourcing key functions.
* Achieved **99.99% tax payment accuracy** and improved escrow management with proactive automation.

**Countrywide Home Loans | Assistant Vice President, Loan Administration**

📍 Simi Valley, CA | 1994 – 1997

* Managed **500,000+ mortgage payments per month**, improving workflow and reducing costs.
* Streamlined portfolio acquisitions, **minimizing servicing costs** and reducing loan boarding times.

**Previous Roles: American Express (Supervisor, Remittance Processing) | Bank of America (Financial Analyst, Merchant Services)**

**Education & Certifications**

📚 **M.B.A. Studies** – Pepperdine University (Two courses from completion)  
🎓 **B.S. in Finance** – California State University, Northridge  
📌 **NMLS Licensed Loan Originator & Branch Manager** (Multiple state licenses)  
🏆 **Lean Six Sigma & Leadership Training** – PHH Mortgage | American Express | Countrywide Home Loans

**Community Involvement**

⚽ **Youth Soccer & Basketball Coach** – Mount Laurel United Soccer & Recreation League  
🦅 **Cub Scout Den Leader & “Scouting for Food” Coordinator**  
🤲 **Volunteer** – South Jersey Food Bank

**Interests**

🚴‍♂️ **Cycling (Road & Mountain), Charity Rides, Camping, Hiking, Swimming, Skiing**  
📚 **Silver Age Comics Collector**