

# Douglas A. Thorpe, MBA

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Non-Smoker

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WILL relocate

I am seeking a position as a Senior Manager in Mortgage Finance

**OBJECTIVE STATEMENT:** I am capable of improving loan administration and collateral review and compliance.

## Professional Strengths:

Strategic Planning	Business Process Reengineering	Consultancy Development
Large Scale Change Management	Organizational Change	Project Management
Methodology Development	Entrepreneurial Leadership	Seminar Design
Revenue Enhancement	Infrastructure Development	Marketing Promotion
Strategic Partnerships	Matrix Management	Quality Management
Budget Development & Control	Advanced Technologies	Emerging Technologies

*Authored numerous professional articles, chaired national seminars. Full list available during personal interview.*

## SELECTED ACCOMPLISHMENTS and/or ACTIVITIES

- FDIC Consultant responsible for asset verification on \$3,200,000,000 mortgage banking collateral resolution.
- Provided leadership and operations consulting services in over 200 small to mid-sized client engagements where business process outsourcing was being implemented. The cumulative impact was over \$50,000,000 in annual cost reduction.
- Board Member, Mortgage Electronic Registration Systems, Inc. (MERS) – Charter leadership role in the creation of a national electronic registry service for entire U.S. Mortgage banking \$2.5 trillion industry.
- Senior Project Manager for the consolidation of Chemical Bank operations from Buffalo, NY; moving entire business line to Texas, retaining 92% (\$2,300,000 revenue stream) of the client portfolio plus saving \$750,000 annual operating cost. Whole project accomplished in five months.
- Managed the migration of acquired bank's \$2,500,000,000 real estate loan portfolio into Texas Commerce; again, driving system conversions and technology.
- Senior design architect and chief consultant for the creation of a new business process unit of a national title company resulting in the addition of \$2,000,000 annual revenue with 34% profit margin.

## CULTURAL AND ORGANIZATIONAL CHANGE

- Board Member, Mortgage Electronic Registration Systems, Inc. (MERS) - National electronic registry service for mortgage banking, secondary market transactions and mortgage ownership rights. Very innovative approach requiring high level of technology and services to provide national network.
- Full automation of statewide real estate loan administration function, creating a tracking system for loan closure, document handling and administrator performance.
- Managed the bank wide conversion to Chemical Bank "CLAS" loan accounting system. Supervised a team of 25 professionals preparing training, performing data mapping and system comparisons for mainframe and mini-computer network conversion.
- Chief Operations Officer and Corporate Secretary, Texas Commerce Mortgage Company (1986-1988), a wholly owned subsidiary of Texas Commerce Bancshares. Founded corporation and implemented first laser printed document preparation system.

## CAREER TRACK

**FOUNDER & MANAGING DIRECTOR, Vintageworx Consulting, Houston, Texas.....2007 to Present**  
*Commercial banking and residential mortgage operations advisory services firm*

### Financial Services Watchdog

Private practice consulting services to banks, mortgage bankers, and title companies; specializing in market trends analysis, and other operational assessments. Provided project management as needed for special projects and/or acquisition and merger activities. Also perform strategic planning and budgeting. Conference speaker, writer and visionary.

**MANAGING DIRECTOR, Profile Business Systems, Houston, Texas.....1998 to 2007**  
*Leadership for new ventures offering specialized business process outsourcing (BPO) services for mortgage bankers and brokers*

**Business Builder and Consultant**

Private practice consulting services to banks, mortgage bankers, and title companies; specializing in project analysis, and other operational assessments. Provided project management outsourcing as needed for special projects and/or acquisition and merger activities. Design, produce and distribute marketing materials for service providers.

**BANKING OPERATIONS SENIOR MANAGEMENT, Houston, TX..... 1985 to 1998**  
*Chase Bank of Texas, a \$20 billion, bank holding company headquartered in Houston, Texas, a subsidiary of JP Morgan Chase Bank, New York.*

- Vice President, Loan Document Custody: Business Development Officer for Chase Manhattan Bank and Texas Commerce, overseeing the national sales campaign to increase client base and product revenues for the bank’s loan document custody services. Clients use these services to pledge mortgage loans as collateral, backing secondary market securities. A third party “custodian” must be designated to hold this collateral. The Development Officer must negotiate contracts, analyze deal situations and establish operating requirements.
- Vice President and Division Manager, Loan Document Custody: Manage a staff of 265 employees providing mortgage-warehousing services to 250 clients in 37 states. Transaction processing in excess of \$1.8 billion per month. Also house and maintain an inventory of various loan collateral valued in excess of \$95 billion for the benefit of GNMA, FNMA, FHLMC and numerous trustees. Operations management includes the design, acquisition and implementation of technology to support ever-increasing systems demands.
  - Design and implementation of client/server platform to support Loan Document Custody operations for Texas Commerce Bank.
  - Grew Chase Bank of Texas’ mortgage custody business from 40,000 files to 2,000,000 files. Collateral value in excess of \$95 billion.
- Vice President and Division Manager, Real Estate Loan Services: Manage staff of 225 employees responsible for administration and servicing of holding company's \$3.5 billion statewide real estate loan portfolio. Service 15 metropolitan bank locations with over 120 branches. Primary responsibility to manage the efforts of three distinct loan operations in reviewing loan documentation, maintaining bank collateral, funding/paying loans, maintaining escrow accounts, and monitoring regulatory compliance.
- Member, Texas Commerce Corporate Compliance Committee (1989-1994) Responsible for commercial loan operations regulatory compliance review and procedures.

**COMMERCIAL BANKING MANAGEMENT & TECHNOLOGY, Houston, TX ..... 1979 to 1985**

- Vice President and Section Manager, Operations Group: Responsible for bank's on-line customer information system. This mainframe system supported 500 terminals bank-wide, delivering daily and monthly customer information for deposit and loan totals, customer relationship hierarchies, and customer profitability analysis, increased accuracy of non-interest income collection, improving collections by 15%.
- Financial Analyst, Financial Planning Group: Responsible for budget and planning for various areas. Developed bank’s first automated asset and liability model used in Financial Planning to allocate monthly sources and uses of funds.
- Operations Management Training, Operations Group: A nine-month program to train operations management personnel in all aspects of bank operations.

**MILITARY U.S. Army, Fort Rucker, Alabama..... 1975 to 1979**  
*Officer, U.S. Army, responsible for various logistical functions at the Army Flight School, Ft. Rucker, Alabama. Broad base of personnel, administration, and operations management experience.*

**VOLUNTEERISM / MENTORING**

- Texas A&M, College of Business Fellows Program – training and mentoring undergraduate students
- Gulf Coast United Way – Campaign Chair for Texas Commerce Bank

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**EDUCATION**

**Master of Business Administration, Troy University**  
Emphasis: Management Theory, Process Design, Organizational Behavior  
**Bachelor of Business Arts, Texas A&M University**  
Emphasis: Management and Leadership, Technology, Process Engineering and Analysis