# SANDRA OKONKWO

## ASSISTANT BRANCH MANAGER - LOAN OPERATIONS

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## Summary

NMLS-licensed Assistant Branch Manager for Loan Operations at Truist Bank with 9 years of residential mortgage experience. Oversees a 14-loan-officer team producing $240M annually, with personal origination volume of $18M. Reduced branch processing error rate by 35% through workflow redesign and Encompass quality-control automation.

## Skills

Branch Operations Management • Encompass LOS Administration • Pipeline Management • NMLS Compliance • Loan Officer Coaching
HMDA Reporting • Regulatory Compliance • Performance Dashboards

## Experience

### Truist Bank

Atlanta, GA

Assistant Branch Manager - Loan Operations

Jun 2021 - Present

*Operations leadership and personal production for a high-volume Truist mortgage branch.*

- Managed operations support for 14-loan-officer branch producing $240M in annual origination volume
- Reduced loan documentation error rate from 8.2% to 5.3% by redesigning file-checklist workflow and implementing Encompass QC rules
- Maintained branch pull-through rate of 66% vs. regional average of 59%, optimizing pipeline with weekly capacity reviews
- Directly originated $18M in 2024 while managing branch administrative operations and compliance monitoring

### SunTrust Mortgage

Atlanta, GA

Senior Loan Officer

Mar 2016 - May 2021

*Top-producing senior loan officer at SunTrust Mortgage's Atlanta retail branch.*

- Originated $24M annually across conventional, FHA, and VA products — ranked top 5 in Southeast region for 4 consecutive years
- Mentored 6 junior loan officers, 4 of whom achieved $10M+ annual production within 18 months
- Received SunTrust Mortgage Excellence Award in 2019 and 2020

## Education

### Georgia State University

Atlanta, GA

Bachelor of Business Administration in Finance

Sep 2009 - May 2013

Finance · GPA: 3.5

## Certificates

NMLS License

### Nationwide Multistate Licensing System

2016

*Nationwide Multistate Licensing System mortgage loan originator credential.*

Certified Loan Officer

### Mortgage Bankers Association

2018

*Completed a comprehensive certification program in loan operations, demonstrating expertise in loan processing, underwriting, and compliance*

Certified Mortgage Banker (CMB)

Mortgage Bankers Association

2022

*Premier MBA certification recognizing senior expertise in mortgage banking.*

## Awards

Loan Operations Excellence Award

SunTrust Mortgage

2020

*Recognized for outstanding performance in loan operations, resulting in a 25% increase in loan portfolio growth*

## Languages

English

Native

## Strengths

**Strategic Thinking** — Ability to develop and implement strategic plans to achieve business objectives

**Problem-Solving** — Ability to analyze and resolve complex problems in a timely and effective manner

## Hobbies

Reading industry publications

## References

Marcus Whitfield

Branch Manager

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Supervisor