WILLIAM DONOVAN

Assistant Vice President of Lending

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SUMMARY

Certified Mortgage Banker (CMB) and Assistant Vice President of Lending at U.S. Bancorp, overseeing a $480M residential and consumer lending division with 42 production staff. Drove 19% YoY loan volume growth while maintaining regulatory compliance and reducing cost-per-origination by 16%. Expert in enterprise LOS implementation, market expansion strategy, and loan officer talent development.

EXPERIENCE

Assistant Vice President of Lending

U.S. Bancorp

Oct 2019 - Present Minneapolis, MN

Leads a $480M residential and consumer lending division across the Upper Midwest at U.S. Bancorp.

- Leads $480M residential and consumer lending division with 42 production staff across 8 markets in the Upper Midwest
- Drove 19% YoY loan origination volume growth in 2024 through market expansion and structured loan officer mentorship program
- Reduced cost-per-origination from $2,640 to $2,214 (16% decrease) through Encompass workflow optimization and centralized processing model
- Maintained division-wide regulatory compliance score of 99.2% with zero CFPB regulatory actions across 6 consecutive exam cycles

Mortgage Production Manager

TCF Bank

Mar 2015 - Sep 2019 Minneapolis, MN

Mortgage production leader for TCF Bank's Twin Cities region.

- Managed 18-person mortgage origination team producing $220M annually, consistently ranking top-2 in TCF's 8-region production network
- Recruited and onboarded 7 high-producing loan officers, adding $48M in new annual origination capacity within 18 months
- Led Encompass LOS implementation for 3-branch market, cutting average file processing time by 35% and reducing documentation errors by 28%

PROJECTS

Encompass LOS Platform Rollout

Project Lead

2020

Led the multi-branch Encompass LOS implementation, resulting in a 30% reduction in loan processing time and a 25% increase in monthly originations.

Encompass LOS • Tableau • Power BI

Credit Risk Management Framework

Credit Risk Lead

2019

Designed and rolled out a portfolio credit-risk monitoring framework, contributing to a 10% reduction in credit losses and a 15% increase in loan portfolio quality.

Python • R • Tableau

SKILLS

- Lending Division Management
- Origination Strategy
- P&L Oversight
- LOS Implementation
- Regulatory Compliance
- Talent Development
- NMLS Multi-Branch Supervision
- Market Expansion

LANGUAGES

English ●●●●●

Spanish ●●●●○

EDUCATION

Master of Business Administration

University of Minnesota Carlson School of Management

Sep 2010 - May 2012

Minneapolis, MN

Finance · GPA: 3.8

Bachelor of Science

University of Wisconsin-Madison

Sep 2006 - May 2010 Madison, WI

Finance · GPA: 3.5

CERTIFICATES

NMLS License

Nationwide Multistate Licensing System

2015

Nationwide Multistate Licensing System mortgage loan originator credential.

Certified Mortgage Banker (CMB)

Mortgage Bankers Association

2018

Premier MBA designation recognizing senior expertise in mortgage banking.

Certified Financial Manager (CFM)

Institute of Management Accountants

2012

Designation in financial management and analysis from the Institute of Management Accountants.

STRENGTHS

Strategic Thinking

Ability to develop and implement strategic plans to drive business growth and improvement.

Leadership

Proven ability to lead and manage high-performing teams to achieve exceptional results.

Communication

Excellent communication and interpersonal skills, with ability to build strong relationships with clients and stakeholders.

Problem-Solving

Strong problem-solving skills, with ability to analyze complex issues and develop creative solutions.

Time Management

Ability to prioritize tasks and manage time effectively to meet deadlines and achieve goals.

AWARDS

Top Performer Award

U.S. Bancorp · 2020

Recognized as Top Performer for consistently exceeding lending targets by 25% and demonstrating exceptional leadership.

Mortgage Banking Excellence Award

Mortgage Bankers Association

2018

Mortgage Bankers Association recognition for outstanding contributions to the mortgage banking industry, including a 30% increase in loan originations.