BRIAN CASTILLO

LOAN OPERATIONS MANAGER

CONTACT

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SUMMARY

Certified Mortgage Banker (CMB) with 11 years of mortgage operations leadership at Caliber Home Loans and PrimeLending. Runs a 28-person operations team processing 400+ loans per month at $95M monthly volume, consistently above 98% on-time closing rate. Cut operational cost per loan 22% through LOS automation and cross-trained staffing pools.

SKILLS

Loan Operations Management

Encompass LOS

Pipeline Oversight

TRID / RESPA Compliance

Team Leadership (28+)

Process Improvement / Lean

HMDA Reporting

SLA Management

EDUCATION

Texas A&M University — Mays Business School

College Station, TX

Bachelor of Business Administration

Sep 2007 - May 2011

Finance · GPA: 3.5/4.0

LANGUAGES

English ●●●●●

Spanish ●●●○○

CERTIFICATES

Certified Mortgage Banker (CMB)

2020

EXPERIENCE

Caliber Home Loans — Dallas, TX

Loan Operations Manager — May 2019 - Present

Lead the Dallas operations center: processing, underwriting support, and closing.

- Manage a 28-person operations team (processors, underwriters, closers) processing 420 loans/month at $95M average monthly volume.
- Hold 98.6% on-time closing against a 97% SLA target across all loan types for 3 consecutive years.
- Cut operational cost per loan from $1,850 to $1,442 (22%) via Encompass workflow automation and pooled cross-training across roles.
- Led the TRID compliance remediation that dropped Closing Disclosure error rate from 4.1% to 0.8% within 90 days; zero CFPB findings since.
- Built the LOS → servicing handoff that eliminated $410k of annual rework attributed to misposted loan boarding.

PrimeLending — Dallas, TX

Senior Loan Operations Supervisor — Aug 2014 - Apr 2019

Frontline supervisor over a 12-person processing and closing pod.

- Supervised a 12-person processing and closing team; lifted throughput from 180 to 265 loans per month with no headcount increase.
- Designed the onboarding curriculum that cut new processor ramp from 90 days to 55.
- Maintained zero CFPB complaints across 2,800+ loan closings over 4-year tenure.
- Owned the move from paper Closing Disclosure tracking to Encompass-native CD logs, eliminating 24 hours of manual reconciliation per week.

Bank of America Home Loans — Plano, TX

Senior Loan Processor — Aug 2011 - Jul 2014

Senior individual contributor in a high-volume retail mortgage processing center.

- Personally closed 320 loans annually across FHA, VA, and conventional products with a 96% pull-through rate.
- Acted as on-floor escalation point for 9 junior processors — the precursor to first-line supervisor promotion at PrimeLending.
- Authored the team's TRID readiness playbook used by 60+ processors in the run-up to October 2015 implementation.

Mortgage Bankers Association

MBA's senior-level credential covering loan production, secondary marketing, servicing, and operations.

CLOP — Certified Loan Operations Professional

Jun 2018

American Bankers Association

ABA credential for loan operations supervisors and managers.

Lean Six Sigma Green Belt

2017

ASQ

Process improvement certification applied to LOS workflow automation projects.

PROJECTS

Program Owner

Encompass Workflow Automation Rollout — Jan 2020 - Jun 2020

Designed and rolled out Encompass field triggers and milestone automations across the 28-person ops team — the main lever behind the 22% cost-per-loan reduction.