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**Mr. Albert Rios – Director, Mortgage Lending and Servicing, C&A Consulting LLC**

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**Background:** Mr. Albert Rios ('Al') has more than twenty-five years of experience in commercial and consumer mortgage banking and operations. As a senior executive and manager, he has managed Banking and Mortgage Operations, Program Management, Financial Risk and Compliance, Policy Execution and Reporting functions at major financial services firms in a variety of environments with demonstrated success. His primary expertise includes in-depth knowledge of regulatory directives concerning borrowers' and customers' rights.

Mr. Rios successfully participated in several federal and state regulatory oversight programs representing the US Treasury and the New York Department of Finance covering various business operating responsibilities of each firm requiring either compliance or operational remediation of their origination and/or servicing capabilities.

Mr. Rios has also developed and implemented strategic long-term growth, cost reduction, planning and efficient executions for clients. He has demonstrated a proven ability to identify and capture new market opportunities to accelerate expansion, increase revenues, and improve profit contributions in a variety of distribution channels.

Throughout his career, Mr. Rios has developed an ability to manage diverse, multiple levels of executive and managerial responsibilities, including product and project implementation, operational regulatory oversight and business process production, coupled with effective communications and interpersonal skills at all levels of an organization.

Mr. Rios is a highly dedicated and self-motivated professional, with a proven ability to quickly adapt to new and challenging responsibilities, as well as a highly productive team contributor and collaborator with co-workers at all levels.

**Specialties:**

- Mortgage Lending / Servicing / Compliance
- Compliance Oversight and Risk Management
- Regulatory Policy Execution
- Underwriting Program Management
- Strategic Planning
- Client Service
- Bank Operations, Loan Servicing Admin.
- Default Servicing
- Investor Policy Execution
- Loss Mitigation
- Financial Analysis and Planning
- Project Transformation

**Education:**

- Mr. Rios earned his B.S. in Finance from California State University at Los Angeles, CA.
- He maintains a First-Class Certificate from Advanced Management Systems in Production Dynamics.
- California State Polytechnic University (Pomona, California) – Instructor HR, Strategic Management.