



# COMMISSIONER OF FINANCIAL REGULATION - 43004009

(37902)View Details

Job Postings (1)

Status : Open Hiring Manager : SHERRI BRALEY Age : 0d

Talent Pipeline Hide Talent Pipeline

[View active candidates \(35\)](#) [View all candidates \(36\)](#)

Forwarded 0	Invited To Apply 0	New 35	Review 0	1st interview 0	2nd interview 0	Offer 0	Ready to Hire 0
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Candidates :View New (35)

Action 0 Selected

Filter Options

Enter Applicant Name

- Name
- Paul Saroj
- ELLIOT ROSENBLATT
- Tara Ballard
- Johnny Viefra
- Monica Rutkowski
- Justin Jeff
- Steven Petty
- Michael Stevens
- Ronald Rubin
- Amanda Olney
- Linda Bonvicin
- KRISH Manivada
- Jaclynn Cusell
- Rose Schindler
- William Jannace
- Kevin Rosen
- Anthony Conway
- Nichelle Thomas
- Gwynn Vrostek
- Arthur Garcia
- George Schwyzer
- Jay Fart
- Richard Stone
- Daniel Thommen
- David Kister
- Rene Lee
- Acey Stinson
- Donald Hudgins
- DEBORAH DEAN
- Lennie Sallmore
- Richard Burns
- Christopher Jenkins

## Paul Saroj (External Candidate)

6179011286 pksaroj@hotmail.com [Cover Letter](#) [Resume](#)

### Application

Status: New

Country: United States

Submission Attachments 0 attached

Attachments Added After Submission [Attach a document](#)

Vacancy Source: Other

Relatives: To your knowledge, do you have any relatives working in this agency? No

Right To First Interview Not Applicable  
If you responded yes to the above statement, attach a copy of your official layoff le

Veteran Status None of the Above

ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING? No

HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING? No

People First Initial VP Review No Selection

People First Eligible VP Category (if different) No Selection


Agency Final VP Eligibility Review No Selection

Agency Final VP Category Determination No Selection

### Background Information

A "yes" answer to these questions will not automatically bar you from employment relation to the position you are applying are considered. [see 112.011, F.S.]

Have you ever been convicted of a felony or No

-  Eric Sorensen
-  Linda Charity

a first degree misdemeanor ?

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

### Signature

I am aware that any omissions, falsifications, misstatements, or misrepresentation be grounds for termination at a later date. I understand that any information I give information about my ability, employment history, and fitness for employment by individuals and organizations to investigators, human resources staff, and other at purposes. The consent shall continue to be effective during my employment if I am employment are public records. I certify to the best of my knowledge and belief all true, correct, complete, and made in good faith.

If applicable, Complete Qualifying Questions prior to submitting your applica

By checking this box, I certify that I have read and agree with these statements Yes

Interview Result overdueinterviews

#### Screening Details

In the State of Florida application you indicated that you are legally authorized to work in the United States, Are you one of the following: Citizen or National of the United States; Lawful Permanent Resident; Refugee; Asylee, or Temporary Resident (does not include non-immigrant visas such as F-1, J-1, H-1, etc.)? Yes

Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)? No

Do you have at least five (5) years of responsible private sector experience working Yes

fulltime in areas within the subject matter jurisdiction of the Office of Financial Regulation within the previous ten (10) years?

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

Dynamic financial operations executive with extensive experience building and leading large Consumer Finance teams. Proven track record in driving performance, compliance, and business process improvement in a heavy risk and regulatory environment. Results focused leader with a record of completing strategic initiatives and projects with demanding deadlines to achieve aggressive corporate goals and department objectives.

AREAS OF EXPERTISE

Foreclosure / Bankruptcy / Tax, Escrow / Billing Statements / Property Preservation / REO/ Analytics  
Loss Mitigation / Collections / Loan Sales / Vendor Management/ Sarbanes-Oxley/ Risk

PROFESSIONAL SKILLS

Mortgage and Finance Operations  
Quality Control  
Analytics and Strategy                      Project Management  
Financial Analysis  
Loan/Investor Servicing  
Audit/Regulatory Remediation  
Foreclosure, Escrow, Bankruptcy, REO  
Risk Control Development  
Fraud, Forecasting

Do you have at least five (5) years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies within the previous ten (10) years?

No

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

N/a

Periods of Employment

HSBC NORTH AMERICA

VP- DEFAULT OPERATIONS AND SERVICING

Details

<b>Name of Employer</b>	HSBC NORTH AMERICA
<b>Your Job Title</b>	VP- DEFAULT OPERATIONS AND SERVICING
<b>Currently Employed</b>	Yes
<b>Start Date</b>	01/01/2004
<b>End Date</b>	MM/DD/YYYY
<b>Hours Per Week</b>	40
<b>Employer's Address</b>	BRANDON, FL
<b>Supervisor's Name</b>	
<b>Supervisor's Phone Number</b>	
<b>Duties and Responsibilities</b>	HSBC CONSUMER AND MORTGAGE LENDING, BRANDON, FL VP- DEFAULT Billing Statements, Escrow/Tax/Insurance Oversaw all Bankruptcy day-to-day pro portfolio. Also, headed Billing Statement, Escrow, Tax, and Insurance department

requirements (~30 FTE). \* Developed, managed, and remediated ~200 internal a Bankruptcy Code, OCC, FRB Consent Order, Nat. Mortgage Settlement, and inte Improvement" to "Effective" for risk controls. \* Created key business process imp Notifications, Plan Financial Reconciliations, Billing Statement changes, etc.). \* O markets team, third party servicers, and buyers. \* Regularly created and delivered Management, Governance, and Regulators. \* Managed all P&L, forecasting, capx presentations.

**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC NORTH AMERICA**

Foreclosure Operations, Late Stage Quality, Business Analytics, Project Management

▼ Details

**Name of Employer\*** HSBC NORTH AMERICA  
**Your Job Title\*** Foreclosure Operations, Late Stage Quality, Business Analytics, Project Manager  
**Currently Employed\*** No  
**Start Date\*** 01/01/2011  
**End Date\*** 12/31/2014  
**Hours Per Week\*** 40  
**Employer's Address** BRANDON, FL  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities\*** Created Late Stage Default Quality Operations, and Analysis teams (~75 FTE). T and desist" order Foreclosure remediation, Short Sale/Deed in Lieu Quality, Litige off. \* Developed, managed, and remediated ~200 internal and regulatory operatic Consent Order, Nat. Mortgage Settlement, and internal audit bodies. \* Improved r Improvement" to "Effective", and consistently performed 100% Attorney General ! Internal and regulatory requirements. This includes monthly reporting of results to Foreclosure Hold/Resume, Letter, and Quality strategies for Single Point of Conts activities (Internal audit, FRB/OCC, CFPB, SOX, etc.). \* Managed all P&L, foreca presentations.

**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC NORTH AMERICA**

VP- DEFAULT OPERATIONS AND SERVICING

▼ Details

**Name of Employer\*** HSBC NORTH AMERICA  
**Your Job Title\*** VP- DEFAULT OPERATIONS AND SERVICING  
**Currently Employed\*** No  
**Start Date\*** 01/01/2010  
**End Date\*** 01/01/2011  
**Hours Per Week\*** 40  
**Employer's Address** BRANDON, FL  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities\*** Oversaw all asset and investor operations of Short Sale (SS) and Deed-in-lieu (D processing, attorney/title closing, and valuation. \* Achieved annual loss severity s campaign to solicit SS/DIL's with a 13% customer commitment rate and ~\$60MM volume per FTE by 45% within 6 months. \* Managed all audit/Investor review anc Led MIS/IT /Analytics efforts for reporting, risk based segmentation, and solicitati development, training, and implementation/execution. \* Managed all P&L, forecas presentations.

**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC NORTH AMERICA**

VP- DEFAULT BUSINESS ANALYTICS/PROJECT MANAGEMENT/STRATEGY Foreclosure, Bankruptcy, REO,

▼ Details

**Name of Employer\*** HSBC NORTH AMERICA  
**Your Job Title\*** VP- DEFAULT BUSINESS ANALYTICS/PROJECT MANAGEMENT/STRATEGY Loss Mitigation  
**Currently Employed\*** No  
**Start Date\*** 01/01/2008  
**End Date\*** 12/31/2009  
**Hours Per Week\*** 40  
**Employer's Address** BRANDON, FL  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities\*** Managed team of eight Business Analyst/Project Manager's for Late-stage Defau and Property Preservation/Valuations). \* Led overall Project Management/Life-cy Achieved over \$120MM in expense saves through various projects. This included strategies for Mid-range Default through REO. \* Managed all P&L, forecasting, ca presentations.  
**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC NORTH AMERICA**  
 AVP- FINANCIAL CONTROL

▼ Details

**Name of Employer\*** HSBC NORTH AMERICA  
**Your Job Title\*** AVP- FINANCIAL CONTROL  
**Currently Employed\*** No  
**Start Date\*** 01/01/2006  
**End Date\*** 01/01/2008  
**Hours Per Week\*** 40  
**Employer's Address** BRANDON, FL  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities\*** Led onshore and offshore Sarbanes-Oxley (SOX) 404 Financial, Operational, and Mortgage Lending Real Estate Portfolio. \* Managed the developing, monitoring, n Operational controls for SOX. This included Loan Origination, Underwriting, Loan Statement/Balance Sheet reporting. \* Led Operational Risk control rationalization around Balance Sheet/Income Statement and Loss Reserves \* Liaison for KPMG  
**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC FINANCIAL**  
 National Manager-Fraud

▼ Details

**Name of Employer\*** HSBC FINANCIAL  
**Your Job Title\*** National Manager-Fraud  
**Currently Employed\*** No  
**Start Date\*** 01/01/2005  
**End Date\*** 01/01/2006  
**Hours Per Week\*** 40  
**Employer's Address** MONTREAL, CANADA  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities\*** Managed Fraud prevention, investigation, and detection teams for Canadian port occurrences for Consumer Lending, Mortgage, Credit Card, Auto, Retail Card bus  
**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

**HSBC NORTH AMERICA**

General Management Program

▼ Details

**Name of Employer\*** HSBC NORTH AMERICA  
**Your Job Title\*** General Management Program  
**Currently Employed\*** No  
**Start Date\*** 01/01/2004  
**End Date\*** 01/01/2005  
**Hours Per Week\*** 40  
**Employer's Address** PROSPECT HEIGHTS, IL  
**Supervisor's Name**  
**Supervisor's Phone Number**  
**Duties and Responsibilities** Selected for an international banking and finance management program for less t Auto, Credit Card, Retail Bank, and Consumer Finance businesses in the U.S. an  
**Reason For Leaving\*** Promotion internal  
**Your name, if different during employment**

▼ **Formal Education**

**Clarkson University**

Potsdam, NY

▼ Details

**Name of School\*** Clarkson University  
**Location\*** Potsdam, NY  
**Start Date\*** 08/01/2003  
**End Date** 05/11/2004  
**Course of Study** Master's Business Administration (MBA)  
**Degree Earned (transcripts may be required)\*** Masters  
**Credit Hours – Quarter**  
**Credit Hours – Semester**

**State University of New York at Plattsburgh**

Plattsburgh, NY

▼ Details

**Name of School\*** State University of New York at Plattsburgh  
**Location\*** Plattsburgh, NY  
**Start Date\*** 08/01/1996  
**End Date** 05/21/2000  
**Course of Study** Bachelor of Arts in Criminal Justice  
**Degree Earned (transcripts may be required)\*** Bachelors  
**Credit Hours – Quarter**  
**Credit Hours – Semester**

▼ **Language Skills**

There are no items in this section.

▼ **License, Registration or Certification**

There are no items in this section.

▼ **Job-Related Training or Course Work**

There are no items in this section.

▼ **Knowledge, Skills and Abilities**

There are no items in this section.

Items per page 50 ▼

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**PAUL K. SAROJ, MBA**

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SAFE Act NMLS ID# 1477965

**FINANCIAL AND OPERATIONS EXECUTIVE**

Dynamic financial operations executive with extensive experience building and leading large Consumer Finance teams. Proven track record in driving performance, compliance, and business process improvement in a heavy risk and regulatory environment. Results focused leader with a record of completing strategic initiatives and projects with demanding deadlines to achieve aggressive corporate goals and department objectives.

**AREAS OF EXPERTISE**

Foreclosure / Bankruptcy / Tax, Escrow / Billing Statements / Property Preservation / REO/ Analytics  
Loss Mitigation / Collections / Loan Sales / Vendor Management/ Sarbanes-Oxley/ Risk

**PROFESSIONAL SKILLS**

Mortgage and Finance Operations	Quality Control
Analytics and Strategy	Project Management
Financial Analysis	Loan/Investor Servicing
Audit/Regulatory Remediation	Foreclosure, Escrow, Bankruptcy, REO
Risk Control Development	Fraud, Forecasting

**PROFESSIONAL EXPERIENCE AND RESULTS****HSBC NORTH AMERICA**

2004 - Present

**HSBC CONSUMER AND MORTGAGE LENDING, BRANDON, FL****VP- DEFAULT OPERATIONS AND SERVICING** 2014 - present**Bankruptcy, Billing Statements, Escrow/Tax/Insurance**

Oversaw all Bankruptcy day-to-day production and support teams (~120 FTE) for \$40B Bankruptcy portfolio. Also, headed Billing Statement, Escrow, Tax, and Insurance departments and production execution in accordance with regulatory requirements (~30 FTE).

- Developed, managed, and remediated ~200 internal and regulatory operational controls. This includes CFPB, US Bankruptcy Code, OCC, FRB Consent Order, Nat. Mortgage Settlement, and internal audit bodies.
- Improved regulatory audit ratings from "Needs Improvement" to "Effective" for risk controls.
- Created key business process improvement changes (Motion for Relief Affidavits, Payment Change Notifications, Plan Financial Reconciliations, Billing Statement changes, etc.).
- Oversaw service release activities for loan pool sales with capital markets team, third party servicers, and buyers.
- Regularly created and delivered strategy and regulatory remediation presentations to Executive Management, Governance, and Regulators.
- Managed all P&L, forecasting, capacity planning, analytical activities, and regulator/audit presentations.

**RESTRICTED**



**Foreclosure Operations, Late Stage Quality, Business Analytics, Project Management 2011-2014**

Created Late Stage Default Quality Operations, and Analysis teams (~75 FTE). This includes Foreclosure and Bankruptcy Affidavit Quality, "cease and desist" order Foreclosure remediation, Short Sale/Deed in Lieu Quality, Litigation/Adversary, Late Stage Analytical/Project teams, and Charge-off.

- Developed, managed, and remediated ~200 internal and regulatory operational controls. This includes CFPB, US Bankruptcy Code, OCC, FRB Consent Order, Nat. Mortgage Settlement, and internal audit bodies.
- Improved material Foreclosure Affidavit quality error rates from "Needs Improvement" to "Effective", and consistently performed 100% Attorney General Settlement Affidavit metrics.
- Created error metrics based on internal and regulatory requirements. This includes monthly reporting of results to OCC/Federal Reserve/Sr. Executive Management.
- Developed Foreclosure Hold/Resume, Letter, and Quality strategies for Single Point of Contact (SPOC).
- Oversaw all audit/Investor review and remediation activities (Internal audit, FRB/OCC, CFPB, SOX, etc.).
- Managed all P&L, forecasting, capacity planning, analytical activities, and regulator/audit presentations.

**Loss Mitigation- Short Sale/Deed-in-Lieu 2010-2011**

Oversaw all asset and investor operations of Short Sale (SS) and Deed-in-lieu (DIL) teams (~90 FTE). This includes phone and letter solicitation, processing, attorney/title closing, and valuation.

- Achieved annual loss severity saves in excess of \$300MM.
- Created a quarterly marketing campaign to solicit SS/DIL's with a 13% customer commitment rate and ~\$60MM in loss severity saves annually.
- Increased average SS/DIL unit volume per FTE by 45% within 6 months.
- Managed all audit/Investor review and remediation activities (GSE, FRB/OCC, SOX, etc.) ~80 Controls.
- Led MIS/IT /Analytics efforts for reporting, risk based segmentation, and solicitation strategies.
- Led Single Point of Contact (SPOC) strategy development, training, and implementation/execution.
- Managed all P&L, forecasting, capacity planning, and analytical activities, and regulator/audit presentations.

**Collections 2009 - 2010**

Managed daily call center operations for \$3 Billion in defaulted mortgage receivables (~110FTE).

- Reduced delinquency by over 25% (\$669 MM) in 12 months through strategic workflow efforts i.e. new phone campaign strategies, agent utilization, scheduling, etc.
- Led and executed large P&L impacting strategies: i.e. Proactive Short Sale/ Deed-in-Lieu. This includes on-shore and offshore training of 600 FTE, Risk-based customer segmentation, Operational reporting/tracking, and Dialer Campaign strategy, and cross-sit workflow migrations.
- Regularly created and delivered presentations to Executive Management, Governance, and Regulatory bodies. Led MIS/IT efforts for all operational reporting creation and remediation.

**VP- DEFAULT BUSINESS ANALYTICS/PROJECT MANAGEMENT/STRATEGY****Foreclosure, Bankruptcy, REO, Property Preservation, Valuations, Loss Mitigation 2008- 2009**

Managed team of eight Business Analyst/Project Manager's for Late-stage Default Mortgage area (Foreclosure, Loss Mitigation, REO, Bankruptcy, and Property Preservation/Valuations).

- Led overall Project Management/Life-cycle, Financial Analysis, Strategy Development, and execution.
- Achieved over \$120MM in expense saves through various projects. This included new BPO/Appraisal Valuation, Property Preservation, and NRV strategies for Mid-range Default through REO.
- Managed all P&L, forecasting, capacity planning, analytical activities, and regulator/audit presentations.

**AVP- FINANCIAL CONTROL  
RESTRICTED**

**SOX/Operational Risk/Financial Analysis 2006- 2008**

Led onshore and offshore Sarbanes-Oxley (SOX) 404 Financial, Operational, and IT control compliance and activities for \$120 Billion Consumer and Mortgage Lending Real Estate Portfolio.

- Managed the developing, monitoring, remediating, and testing over 160 Financial/Accounting, IT, and Operational controls for SOX. This included Loan Origination, Underwriting, Loan Boarding, Servicing, Default Management, and Income Statement/Balance Sheet reporting.
- Led Operational Risk control rationalization and loss reporting.
- Oversaw Financial/Accounting projects around Balance Sheet/Income Statement and Loss Reserves
- Liaison for KPMG and SEC external audit activities for SOX and Reg. A/B.

**HSBC FINANCIAL, MONTREAL, CANADA****National Manager-Fraud 2005-2006**

Managed Fraud prevention, investigation, and detection teams for Canadian portfolio.

- Oversaw loan origination, underwriting, and servicing fraud occurrences for Consumer Lending, Mortgage, Credit Card, Auto, Retail Card businesses.

**HSBC NORTH AMERICA, PROSPECT HEIGHTS, IL****General Management Program 2004- 2005**

Selected for an international banking and finance management program for less than 10 entrants globally

- Led a variety of critical projects across Auto, Credit Card, Retail Bank, and Consumer Finance businesses in the U.S. and Canada.

**EDUCATION****Master's Business Administration (MBA), Honors**

Clarkson University, Potsdam, NY

**Bachelor of Arts in Criminal Justice, Cum Laude**

State University of New York at Plattsburgh, Plattsburgh, NY

**Regulatory & Industry Training:** Security and Fair Enforcement (SAFE) Act, Truth In Lending & Real Estate Settlement Procedures Act (Regulations X and Z, TILA, TRID), Operational Risk Foundation, Fair Lending, Fair Credit Reporting Act (FCRA), U.S. Privacy Awareness, Competition Law, Bankruptcy Rule 3002.1, Fair Debt Collection Practices Act (FDCPA), Anti-Money Laundering (AML), Sanctions, Know Your Customer (KYC). US GAAP Accounting, Basel

**TECHNICAL PROFICIENCY**

Excel / Word / PowerPoint / Access / Visio / LoanServ / LPS Director / Black Knight

**LICENSING**

SAFE Act NMLS ID# 1477965

SC Board of Financial Institutions Licensing

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