

build and

implement my change plan I want to first give a brief summary of my

organization and how we function as a group. I currently work with a local

bank within the Wholesale Lending Division. My current position is Operations

Manager. The Wholesale Lending Division consists of three different business

lines, Sales, Operations and Underwriting. My position is to oversee the

Operations Department. I currently have four managers and 29 indirect reports.

While the Wholesale Lending Division has three different business lines the

Operations group controls 2/3's of the entire process. The Sales group is

responsible for obtaining business for the division and Underwriting deals with

the risk/qualification of each borrower.

**Problem Statement & Description of Problem:**

Many mortgage operation departments' today work within a paperless

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