

CRYSTAL COOK

Chief Operations Officer | Operations Architecture | Mortgage Industry

Dallas, TX

EXECUTIVE PROFILE

Operations executive who builds the systems companies scale on. At Sociable Mortgage, designed and constructed the entire operational infrastructure from a blank page: compensation architecture, compliance and disclosure systems, financial reporting, IT strategy, HR, loan lifecycle workflows, and analytics, for an organization of ~45 that grew from \$139M to \$195M in annual volume and 418 to 715 units closed in a single year. There was no existing infrastructure. Every system was built from scratch.

Twenty years in mortgage lending, from processor to lead processor to senior underwriter to COO, creates an operational lens most executives don't have: the ability to trace a problem from the executive dashboard back to a single workflow failure or guideline misapplication. That fluency in credit risk, loan structure, income analysis, and regulatory complexity is what separates process design that holds under pressure from process design that looks good on paper.

CORE COMPETENCIES

Operational Systems Design	Compensation Architecture	Financial Reporting & Analysis
Process Engineering	Regulatory Compliance (Mortgage)	HR Infrastructure & Hiring Systems
Analytics & Dashboard Development	Strategic Planning & Growth	Underwriting & Credit Risk
Cross-Functional Alignment	KPI Development	Risk Identification & Mitigation

PROFESSIONAL EXPERIENCE

Chief Operations Officer

Sociable Mortgage | Dallas, TX

Aug 2023 – Present

Hired as the company's sole operations leader with no existing infrastructure. Designed and built every operational system, process, and reporting structure the business runs on, supporting a team of ~45 across 25 LOs, 10-15 LOAs, and 5 staff, while directly managing an Operations Manager and Administrator/Receptionist. Company grew from 418 units / \$139M volume (2024) to 715 units / \$195M volume (2025).

Systems & Infrastructure Design

- Designed and implemented the full operational infrastructure from zero: compensation, compliance, disclosure, records management, tracking, and loan lifecycle systems, covering all functions for a ~45-person organization with no existing frameworks to build from.
- Engineered end-to-end loan lifecycle workflows defining roles, handoffs, and quality checkpoints across coordinator, processor, closer, and post-closing functions; built training documentation that standardized file quality and cut onboarding time across a distributed origination team.
- Developed live production and profitability dashboards in Excel and Power BI with VBA automation, giving leadership real-time visibility into originator output, pipeline health, and margin performance, replacing manual processes that lagged decisions by days.

- Led the company's IT strategy and implementation: evaluating, selecting, and deploying the technology stack that supports daily operations across the full organization.
- Architected lead management, consumer tracking, and recruiter workflow systems; conducted structured CRM evaluation and selection, converting ad hoc processes into auditable, repeatable workflows.

Compensation & Financial Architecture

- Designed the Master Compensation System from scratch, covering 25 LOs, 10-15 LOAs, and internal staff with retroactive adjustment logic, override tiers, multi-role pay structures, and production-based tier modeling. Handles structural complexity that no off-the-shelf compensation tool addresses without significant customization.
- Own all financial projections, revenue modeling, and scenario planning; built the budget framework used for executive decision-making and capital allocation across a business that scaled 71% in unit volume year-over-year.
- Manage accounting coordination, payroll execution, and vendor controls, serving as the operational bridge between daily business activity and financial accuracy.

Compliance & Regulatory Reporting

- Own all national and state regulatory reporting obligations, quarterly and annual, across every state the company operates in, ensuring accuracy, timeliness, and audit-readiness without a dedicated compliance team.
- Directed multi-state licensing strategy and compliance readiness across TX, FL, CA, OK, and additional states, mapping regulatory requirements, building state-specific operational workflows, and sequencing expansion to minimize risk.
- Serve as primary compliance authority across all operational functions, continuously auditing internal processes against agency guidelines and investor overlays to prevent post-close exposure and regulatory risk.

Strategic Growth Initiatives

- Designed and documented the operational transition pathway to correspondent lender status, mapping the structural, compliance, and workflow changes required, with implementation currently in progress. A transition of this scope requires building new operational capability from the ground up while running existing brokerage operations concurrently.
- Provide executive leadership with structured go/no-go analysis on product expansion, market entry, and operational readiness, translating growth ambition into sequenced, executable plans.
- Led company rebranding, external events strategy, and industry partnership development, extending market presence beyond production volume.

Escalation & Development Manager

Processing & Underwriting Liaison

Senior Underwriter

Town Square Mortgage | Dallas, TX

May 2014 – Aug 2023

Progressed through three roles over nine years: Senior Underwriter (May 2014 – Jul 2018), Processing & Underwriting Liaison (Jul 2018 – Feb 2021), a role identified and co-created, then Escalation & Development Manager (Feb 2021 – Aug 2023), a promotion earned by successfully designing a training program that stood up an entirely new Servicing Processing department. Held FHA DE (CHUMS DT29) and VA LAPP/SAR certifications throughout; sole VA underwriter for the company.

Role Design & Operational Impact

- Identified a systemic gap between origination and underwriting, and between processing and underwriting, that was causing recurring stalls, rework, and communication failures. Co-created both liaison roles, filled them concurrently, and built the workflows, escalation paths, and documentation that defined each function. The roles grew successful enough that they were separated into two distinct positions; remained on the processing/underwriting side by choice.
- Served as the company's sole VA underwriter, carrying full LAPP/SAR authority and accountability for all VA loan decisions, a single-point-of-ownership role requiring both technical precision and operational reliability at volume.
- Underwrote 40-50 files per month across Conventional, FHA, VA, and USDA programs in TX, OK, CA, FL, and additional states, handling income, asset, and credit decisions on complex scenarios that required guideline interpretation, not just application.

Training, Process Improvement & Cross-Functional Influence

- Tracked recurring defect patterns across processing and origination pipelines and built structured training programs: first for processors, then originators, then complete origination teams, addressing root-cause communication breakdowns and implementing lasting workflow changes. The training program developed for the new Servicing Processing department was the direct basis for the 2021 promotion to Escalation & Development Manager.
- Designed and deployed custom operational forms that reduced manual rework, decreased lag time between departments, and standardized file quality, tools adopted broadly because they solved real friction, not because they were mandated.
- Operated as a trusted operational advisor across all departments; worked directly with department heads and the board to identify, evaluate, and implement process and structural improvements, a scope of influence that exceeded the formal job title and laid the groundwork for the COO role that followed.

Processor → Lead Processor → Junior Underwriter → Senior Underwriter

The Lending Partners | Plano, TX

Jan 2005 – May 2014

Progressed through every operational layer of mortgage lending over nine years, from processing individual files to leading a team to carrying underwriting authority across new state implementations. Each promotion came from solving problems that crossed departmental lines.

- Managed a processing pipeline of 30-40 files per month as a Processor; promoted to Lead Processor and took ownership of a four-person team, assigning files, resolving escalations, and maintaining throughput and quality standards across the group.
- Advanced to underwriting carrying single-point decision authority across new state implementations, including VA programs and California licensing, across a 40-50 file/month pipeline.
- Developed deep expertise in complex income analysis, non-standard credit structures, and loan scenario resolution across Conventional, FHA, VA, and USDA programs in multiple states, the technical foundation that enables current operational decisions to be made with underwriting-level precision rather than approximation.

CERTIFICATIONS & SYSTEMS

CERTIFICATIONS	SYSTEMS & TOOLS
FHA DE — CHUMS ID: DT29 VA LAPP / SAR — ID: 018453	Encompass Excel (Advanced / VBA) Power BI QuickBooks AllRegs ZenDesk Adobe