NIKITA ETHERLY

Dallas–Fort Worth, Texas
nikitaaimee@gmail.com
LinkedIn: linkedin.com/in/nikitaetherly

BUSINESS OPERATIONS | QUALITY & CONTROLS | OPERATIONAL RISK | PROCESS IMPROVEMENT

Senior operations and quality professional with extensive experience across financial services, mortgage servicing, small business lending, quality control, operational risk, process improvement, training, controls, and business operations. Known for quickly mastering complex processes, becoming a trusted resource for teams and leadership, identifying gaps in procedures and control design, and helping translate complex requirements into practical workflows.

Career experience includes quality assurance and control reviews across the lending lifecycle, targeted risk reviews, AML/sanctions-related quality checks, workflow management, operational transitions, Fannie Mae/Freddie Mac timeline reconciliation, offshore team onboarding, employee coaching, procedure documentation, senior-leadership escalation, and process-improvement initiatives.

Frequently selected to train, coach, onboard, organize, troubleshoot, and lead work even when formal titles did not include manager or SME.

CORE CAPABILITIES

Operational Risk & Controls • Quality Assurance / Quality Control • Business Operations • Process Improvement • Operational Excellence • Risk Identification • Issue Escalation • Control Monitoring • Exception Monitoring • Small Business Lending • Mortgage Servicing • AML / Sanctions-Related QC • Lending Operations • Procedure Interpretation • Procedure Documentation • Workflow Management • Cross-Functional Collaboration • Stakeholder Management • Training & Onboarding • Coaching • Offshore Knowledge Transfer • Workload Planning • Quality Scoring • Reporting • Audit / Compliance Support • Change Adoption • Process Standardization • Team Leadership

PROFESSIONAL EXPERIENCE

CITIBANK

Quality Control Analyst / Small Business Lending
August 2020–2026 | Dallas–Fort Worth, TX

Performed quality control across the small business lending lifecycle, reviewing work completed by processors, underwriters, closers, portfolio-management teams, and other lending functions to verify adherence to required procedures, controls, documentation standards, and customer-communication requirements.

- Reviewed employee and task-level lending activity for adherence to established procedures, risk controls, documentation requirements, and quality standards.
- Conducted end-to-end and targeted quality reviews across multiple stages of the small business lending process.
- Evaluated AML/sanctions-related and other risk alerts to verify that required due diligence was completed and properly documented.
- Reviewed prohibited-industry, fraud-related, credit-report, customer-letter, timeliness, and other targeted risk/control attributes.
- Documented formal Pass/Fail quality results and identified specific procedural or control failures requiring corrective action.
- Communicated deficiencies directly to responsible employees and, when appropriate, copied managers to ensure remediation and proper documentation.
- Served as a trusted resource for judgment-based Pass/Fail/N/A determinations when procedure language or loan circumstances required interpretation.
- Encouraged peers and offshore reviewers to challenge unclear procedures when control language did not support consistent or accurate review outcomes.
- Escalated process and control concerns to department vice presidents and participated in working sessions using live loan examples to demonstrate operational discrepancies.
- Documented review questions requiring revised Pass/Fail/N/A logic and provided business rationale supporting changes to the QC process.
- Collaborated with leadership and peers to develop a QC ownership reference guide identifying which employee should be graded for each targeted review based on notes, process actions, and documented ownership indicators.
- Helped standardize targeted-review scoring by improving consistency in how review ownership was assigned across loans involving multiple processors, underwriters, managers, and stakeholders.
- Identified flawed logic in a Timeliness QC report generating approximately 100–150 review items per day, many of which were recurring or duplicate items.
- Challenged the report design and escalated concerns that accounts were being captured too early and too frequently within the required communication window.
- Contributed to process changes that substantially reduced unnecessary review volume, with some daily runs subsequently returning no accounts requiring review.
- Supported recovery from an approximately three-month backlog while new Timeliness-report volume continued arriving daily.
- Helped onboard three new QC team members who initially supported backlog reduction before progressing into full report rotation and cross-training.

- Created and maintained a structured assignment and rotation system after team growth expanded the original three-person group.
- Balanced workload across team members while maintaining report coverage, cross-training, and shared process knowledge.
- Co-led onboarding for a nine-person offshore QC team in Chennai, India.
- Helped create the offshore training plan, training schedule, report-by-report curriculum, and daily progress tracking.
- Delivered coaching-oriented training across the team's full set of QC reports and processes.
- Supported approximately 30–45 days of training and ramp-up before the offshore team began independent production work.
- Reviewed offshore work after production, provided Pass/Fail scoring through SharePoint, and delivered next-day feedback and coaching.
- Helped the offshore team progress to essentially zero routine process errors during the ramp-up period, with remaining questions focused primarily on judgment-based interpretations.
- Remained a primary offshore-team point of contact for questions and escalations through the end of the role.
- Tracked team incidents involving customer-letter failures during the Pega transition and followed cases through correction.
- Coordinated across Technology, underwriting, management, Zoom, Teams/chat, and email to help verify that affected customer communications were regenerated or successfully delivered.
- Monitored low-volume exception reports involving high-value loan transfers, letter-processing exceptions, and Pega loan-build integrity.
- Escalated identified exceptions immediately to the appropriate business or management teams for resolution.
- Provided ongoing control-monitoring results to senior management for reports where zero-volume results indicated the process was operating as expected.

ALLY FINANCIAL

Auto Collections
March 2020–August 2020

- Managed delinquent auto-loan accounts and customer collection activity.
- Joined Ally during a transition period while actively pursuing a return to quality, risk, compliance, and operations work.
- Maintained financial-services experience while completing college coursework and preparing for a return to Citibank.

CITI MORTGAGE

Operations Support / Default Management / Team Lead Responsibilities
Approx. 2014–2019

Held multiple operations-support, team-lead, and SME-type assignments in Citi Mortgage during a period of significant operational change and servicing transition.

- Served as a primary resource for day-to-day team questions, training, system issues, workflow, access requests, and operational escalation.
- Supported teams of approximately 16–20 employees in lead / supervisory-capacity responsibilities.
- Stepped into acting-supervisor responsibilities during extended manager absences.
- Assigned workflow, distributed projects, and communicated process changes and operational updates.
- Monitored productivity and supported daily reporting and inventory-management activities.
- Conducted spot checks to verify employee adherence to procedures and reduce operational and compliance risk.
- Supported employee system access, onboarding, software requests, and operational readiness.
- Participated in meetings with vice presidents and senior vice presidents within Default Management to discuss operational obstacles, risks, and process solutions.
- Supported Citi Mortgage's servicing transition to Nationstar / Mr. Cooper.
- Helped ensure records, servicing information, and operational processes were organized for transition activities.
- Wrote detailed step-by-step procedures and job aids for both U.S.-based and offshore employees.
- Supported knowledge transfer by documenting workflows in practical, task-level instructions.
- Trained offshore team members on day-to-day responsibilities and served as a central point of contact during transition activities.
- Scheduled and facilitated training calls and worked directly with offshore management and team members.
- Supported audit/compliance-related activities, operational cleanup, reporting, process execution, and transition readiness.

CITI MORTGAGE

Compensatory Fees / Team Lead / SME Responsibilities
Mid-2010s

Supported compensatory-fee reviews involving Fannie Mae and Freddie Mac foreclosure timelines and related financial reconciliation.

- Reviewed foreclosure timelines to determine whether required servicing activities were completed within investor-defined timeframes.

- Reconstructed loan histories across areas including loss mitigation, modification, forbearance, bankruptcy, and foreclosure.
- Identified departments responsible for timeline delays and contacted business areas to validate dates, chronology, and documented servicing activity.
- Determined whether assessed compensatory-fee days were accurate, overstated, or understated based on available documentation.
- Supported financial reconciliation involving credits or payments associated with validated timeline adjustments.
- Communicated directly via email with Fannie Mae and Freddie Mac representatives regarding timeline and fee determinations.
- Worked ongoing compensatory-fee inventory using SharePoint and spreadsheets.
- Became an early SME-type resource after quickly learning the newly established process.
- Served as first point of contact for team questions before escalation to management.
- Provided side-by-side training and operational support to team members.
- Supported approximately 16–20 employees across questions, systems, access, meetings, reporting inputs, and process guidance.
- Facilitated meetings and supported manager-level operational responsibilities.
- Assumed acting-supervisor responsibilities during an extended manager leave.
- Helped maintain accuracy and integrity in fee determinations regardless of whether the result financially benefited Citi or required additional payment.

CITI MORTGAGE

Business Operations / Mortgage Operations
Approx. 2011–2014

Moved from frontline collections into back-office mortgage operations and control-related work.

- Reviewed borrower and servicing information across multiple systems for consistency and accuracy.
- Verified identifying and servicing data such as names, addresses, account information, modification activity, and forbearance status.
- Helped identify mismatches across systems in a post-housing-crisis mortgage environment.
- Supported operational accuracy, data integrity, and servicing-control requirements.
- Developed experience in back-office operations, risk awareness, quality, and compliance-focused activities.

CITI MORTGAGE

Mortgage Collections / Loss Mitigation
2008–2011

Joined Citi during the U.S. housing and foreclosure crisis and worked delinquent residential mortgage accounts across a broad range of property values, including multi-million-dollar homes.

- Managed delinquent residential mortgage accounts and worked directly with borrowers experiencing financial hardship.
- Discussed repayment arrangements, budgeting, forbearance, loan modifications, short sales, and foreclosure-prevention options.
- Helped borrowers understand available alternatives before foreclosure.
- Performed borrower research and contact-location activities on difficult-to-reach accounts.
- Worked within a performance environment that included collection targets and tiered incentive / bonus structures.
- Consistently recalls meeting assigned collection goals.
- Developed foundational expertise in mortgage servicing, loss mitigation, delinquency management, customer communication, and financial-services operations.

APPLIANCE WAREHOUSE

Collections Representative
Approx. 2007–2008 | Dallas, TX

- Managed a portfolio/list of customers several months delinquent on rented washer and dryer accounts.
- Contacted customers regarding past-due balances and worked to secure payment.
- Built early experience in collections, account management, call-center operations, and customer communication.

COUNTRYWIDE MORTGAGE / ASAP TEMP AGENCY

Contract / Outbound Customer Contact
Approx. 2006–2007 | Dallas, TX

- Worked through ASAP Temp Agency in an evening outbound mortgage call-center assignment.
- Contacted customers using approved scripts regarding potential mortgage, HELOC, and financing needs.
- Identified interested customers and transferred qualified leads to sales representatives.
- Gained early financial-services and mortgage-industry experience.

STEAK ’N SHAKE

Server / Cross-Trained Restaurant Associate
Approx. 2002–2007 | Dallas, TX

- Began working while in high school and remained with the company into early adulthood.
- Worked as a server and across drive-thru, cashiering, shakes, cleaning, food preparation, grill/fryer support, weekends, and overnight shifts.
- Frequently worked high-demand and late-night schedules in a 24-hour restaurant environment.
- Developed early strengths in customer service, adaptability, multitasking, cash handling, teamwork, and operational flexibility.

NEIMAN MARCUS

Seasonal Gift Wrap Associate
Early Career | Dallas, TX

- Supported seasonal gift-wrapping operations while also working at Steak ’n Shake.
- Prepared customer purchases for presentation and return to the retail floor.
- Balanced overlapping part-time work responsibilities during early career.

SELECTED LEADERSHIP & IMPACT

Process Improvement — Timeliness Review

Identified that a QC Timeliness report was producing approximately 100–150 daily review items, many of which were unnecessary or repetitive. Escalated concerns regarding report logic and recommended changes to improve targeting. After logic changes were implemented, unnecessary review volume declined dramatically.

Control Design — Pass / Fail / N/A Logic

Identified review questions that forced Pass/Fail results even when the loan had not reached the relevant process stage. Documented impacted questions and rationale, escalated concerns to department leadership, and supported working sessions that resulted in more accurate review criteria.

QC Standardization — Ownership Guide

Helped identify inconsistent logic for assigning targeted QC failures to responsible employees. Collaborated with leadership and peers to analyze loan examples and create a working guide that standardized ownership decisions across the QC team.

Offshore Team Onboarding

Co-led structured onboarding for nine offshore QC employees in Chennai, India. Helped create the training plan, schedule, daily progress tracking, and report-level instruction. Supported the team through independent production, next-day quality reviews, and ongoing coaching.

Team Operations & Cross-Training

Created and owned a structured monthly assignment and report-rotation process after the QC team expanded. Balanced workload, strengthened cross-training, and maintained coverage across multiple targeted review processes.

Leadership Without the Formal Title

Repeatedly selected to train, onboard, coach, organize workflows, support management, facilitate meetings, answer team questions, and step into supervisory responsibilities. Known for a collaborative coaching style that helped peers work through ambiguous processes and develop confidence in judgment-based decisions.

EDUCATION

Associate of Applied Science, Visual Communications
Dallas College | 2021

Coursework included graphic design, web design, app development, visual communications, and related technology/design disciplines.

PROFESSIONAL DEVELOPMENT

Project Management Professional (PMP) Certification — In Progress

Currently completing formal PMP preparation to strengthen and validate extensive real-world experience in project coordination, process improvement, change execution, stakeholder management, workflow planning, and operational leadership.

TECHNOLOGY & TOOLS

Microsoft Excel • Microsoft PowerPoint • Microsoft Office • SharePoint • Pega • Microsoft Teams • Zoom • Corporate QC / Workflow Systems • Reporting Tools • Process Documentation • Spreadsheets • Training & Collaboration Platforms

COMMUNITY & SERVICE

Meals on Wheels — Volunteer participation through Citi
Community Garden — Volunteer service
Back-to-School Drive — Community support
Covenant Church Media — Media / communications volunteer work