

JASON W. COATS

Jacksonville, FL

jasonwcoats@gmail.com | 904.759.4527 | [linkedin.com/in/jason-w-coats](https://www.linkedin.com/in/jason-w-coats)

Home Lending Leader: Full Lifecycle, Digital Lending Technology, Applied AI

SUMMARY

Home-lending leader with 20+ years spanning the entire mortgage lifecycle, from the closing table and the originations floor through default and loss mitigation, regulatory risk, and ownership of the digital point-of-sale platform that originates loans. Pairs that depth with hands-on applied AI: MIT-trained in AI for business strategy and actively applying automation and AI to the digital lending front end. Known for entering unfamiliar domains, becoming the subject-matter expert quickly, and shipping measurable results. Well suited to help build and scale a lending channel from the ground up.

CORE COMPETENCIES

End-to-end origination process management, sales and loan origination, loan processing and closing, vendor management and SOW negotiation, technology and digital lending product, financial modeling and budgeting, customer experience, mortgage regulatory and compliance (TRID, Dodd-Frank, Reg X, RESPA, GSE/Treasury), risk management and controls, applied AI, team leadership.

AI & TECHNOLOGY

- **MIT Sloan and MIT CSAIL, Artificial Intelligence: Implications for Business Strategy** (July 2024).
- **Applied AI and automation in current role:** owns the digital point-of-sale platform, drives automation and AI-assisted capabilities across the home-lending front end, and builds the economic models behind platform strategy.

PROFESSIONAL EXPERIENCE

PNC, Home Lending | Jacksonville, FL | 2015 to Present

Vice President (officer title) since 2015; promoted twice. Functional roles below.

Domain Lead, Home Lending Point of Sale, Home Lending Optimization & Delivery (2024 to Present)

Owns the digital sales front end and self-serve borrower experience on the Blend point-of-sale platform, leading the technology portfolio, vendor relationship, and budget for the domain.

- Launched a home-equity loan product across 37 states on the digital POS platform, on time despite scope changes, with full regulatory alignment and no major borrower-impacting issues after launch.
- Shipped self-serve fee collection (originator portal and in-platform), developed POS product roadmaps, and advanced additional products (home-equity line, TRID application) into design and build.
- Owns the ~\$2M annual technology budget, reviewing actuals against forecast and the approved plan and engaging on variances.
- Governs vendor relationships and spend: vendor governance with milestone, escalation, and dependency tracking; SOW negotiations that lower long-term cost; and monthly reconciliation and approval of professional-services and per-funded-unit invoices (Blend, Tempus) against SOW.
- Built financial and economic models to drive platform strategy. Overturned a long-standing purchase-loan documentation policy where prior attempts had failed, producing meaningful annual savings and reducing handling time across loan officers, processors, underwriters, and closers.

Operations Group Manager, Mortgage Originations (2023 to 2024, promotion)

- Drove a multi-million-dollar reduction in regulatory remediation exposure in a single year, including a contested policy reversal that cut a single issue's cost by roughly 80%. Designed a GSE pricing-change solution that cut projected monthly cost by an estimated 75 to 90%.
- Led or contributed to 27+ initiatives, built end-to-end TRID process mapping, and contributed to a new business risk-management framework.

Process Improvement Manager Sr, Mortgage Originations (2019 to 2023, promotion)

- Redesigned the initial-loan-estimate process to eliminate 13 offshore FTE while enabling earlier point-of-sale fee collection, and held capacity flat at 26 FTE while application volume rose roughly 35%.
- Reduced tolerance-cure cost per loan by roughly 48% in a single year. Stood up three Centers of Excellence and automated initial-loan-estimate processing, unlocking digital full-application and accelerated closing-disclosure capabilities.
- Designed and piloted a new closing model (accelerated CD and early reconcile), assumed ownership of the centralized loan-assignment team, and contributed to an executive-selected innovation-program business case projecting significant new annual revenue.

Business Analysis Consultant to Process Improvement Consultant Sr, Customer Experience and Originations (2015 to 2019)

- Re-launched and owned the Complaint Root Cause Analysis program, and led the Process Governance Committee for the originations operating model.
- Led a weekly Sales Governance forum spanning Mortgage Marketing, sales territory-level performance, sales training and readiness, and recruiting, reviewing performance and shaping strategies for the team to deploy.

JPMorgan Chase / Washington Mutual, Mortgage Banking, Executive Office | Jacksonville, FL | 2007 to 2015
Year-end "Exceeds Expectations" ratings 2011 to 2014.

VP, Strategic Business Analytics Manager, Executive Office (2013 to 2015)

- Owned change management and led process and system reengineering. Drove initiatives across 30+ lines of business despite a 20% headcount reduction, achieved 99%+ average audit pass on DOJ-related metrics, and cut daily report production in half.
- Primary subject-matter expert for Dodd-Frank (Ability to Repay, Reg X, Error Resolution, Request for Information), with a leadership role on Independent Foreclosure Review and National Mortgage Settlement action planning.

AVP, Operations Manager I, Executive Office (2010 to 2013)

- Led a team of 10+ business analysts ensuring end-to-end compliance with Legal and Treasury directives. Implemented the first change-management process in the Executive Office (60+ initiatives), reduced complaint inventory by roughly 80%, and achieved a 100% audit pass on new GSE escalation requirements.

Earlier Chase / WAMU roles (2007 to 2010): Contact Center Supervisor, Imminent Default (led a team of 10 to 15; defined KPIs driving goal-setting and bonus payouts); Home Preservation Specialist (loan modifications under emerging regulatory guidance); and Loan Consultant, Originations, ranked #1 every quarter since the Jacksonville internet-lending launch.

Home123 Mortgage / New Century Financial | Jacksonville, FL | 2005 to 2007
 Loan Advisor / Loan Officer, mortgage origination.

Coats Contract Closings | Jacksonville, FL | 2004 to 2005
 Independent Mortgage Closing Agent, mobile mortgage closings.

CREDENTIALS & LICENSES

- MIT Sloan and MIT CSAIL, Artificial Intelligence: Implications for Business Strategy (July 2024)
- Mortgage Broker License (Florida)
- Real Estate Sales Associate License, Watson School of Real Estate