

Rosie Cano

VICE PRESIDENT, COMMERCIAL REAL ESTATE
AND CAPITAL MARKETS

ZOEM REAL ESTATE SERVICES, LLC



CONTACT



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SANCHEZ

SUMMARY OF QUALIFICATIONS:

With over 15 years of experience, Rosie is a results-driven financial services leader specializing in building, growing, and managing loan portfolios across consumer and real estate lending. She has a proven track record of developing high-performing teams that deliver exceptional service and foster strong organizational relationships. Rosie designs and implements credit strategies and policies, oversees credit operations, and analyzes bank procedures and controls to optimize efficiency and manage portfolio risk. She also has experience establishing Loss Mitigation Teams and programs to support real estate lending.

EXPERIENCE

ZOEM Real Estate Services, LLC

Vice President, Commercial Real Estate and Capital Markets

2018 – Present

- Responsible for all commercial real estate activities, including marketing, contracts, and project management for new and developing projects. Create work plans to test and evaluate strategies and insights, implementing process improvements and functional strategy initiatives.
- Implement marketing strategies for partners.
- Oversee project management, process execution, and successful delivery of client engagements.
- Manage the strategic direction of the real estate division, focusing on commercial properties.
- Underwrite large commercial projects for investor syndication opportunities while providing quantitative analytics to support growth strategies.
- Lead business office staff, including the human resources office.

CITI FINANCIAL

SVP, Operations Group Manager

2023 – Present

- Responsible for Leading and Managing the Operations pursuant to Federal Regulation and Application of The Servicemembers Civil Relief Act (SCRA)
- Establish standard operating procedures, in-business controls, and monitoring for multiple lines of business for the application of SCRA benefits.
- Work with Internal Auditors, Compliance Partners, and Regulators for direct oversight of SCRA risk and control management programs, including governance support, risk oversight, risk infrastructure development, identification, quantification, and aggregation of key and emerging risks and operational risks and controls.
- Partnered with key stakeholders to oversee and identify risks and control gaps, including risks associated with new and
- Build and manage cross-functional teams of leaders to build talent and related managerial activities

PHH Mortgage

Underwriting Leader, Direct and Correspondent Lending

2020 – 2023

- Established standard operating procedures for retail credit underwriting for specialized programs and processes, including correspondence lending practices.
- Directed staff and initiatives that supported risk and control management programs, including governance support, risk oversight, risk infrastructure development, identification, quantification, and aggregation of key and emerging risks and operational risks and controls.
- Partnered with key stakeholders to oversee and identify risks and control gaps, including risks associated with new and modified products, services, distribution channels, regulations and third-party operations.
- Developed, maintained, and reported to senior management, accounting for administrative programs to monitor and track lending activities and variances.
- Built and managed high-performing teams of risk professionals through recruitment, training, coaching, performance management, and related managerial activities

USAA FEDERAL SAVINGS BANK

Vice President, Credit Risk, Underwriting Operations

2010 – 2018

- Established credit policy and managed consumer lending and real estate lending operations within the bank
- Managed Auto Lending, credit policy, automated underwriting decision rules, and Credit Card Underwriting Operations
- Interacted with bank regulators, such as OCC and CFPB regarding loan performance, underwriting strategies, business controls, and oversight of portfolio. Lead Collections and Loss Mitigations Teams within Credit Risk allowing for staff augmentation within departments
- Managed overall results relating to safety and soundness exams.
- Designed and implemented automated underwriting system to reduce risk and improve business controls.
- Coordinated with credit policy teams and other internal partners for all examinations.
- Established business controls to adhere to internal policies, federal regulator requirements, investor guidelines, and Government Sponsored Enterprises (GSEs).
- Handled internal systems data management, including system data ownership, quality and timely updates for internal reporting, portfolio reviews, and loan management.
- Created Loss Mitigation Strategies for implementation, while leading teams of Collectors, Underwriters, and Project Delivery teams.
- Over \$700 million of total loans analyzed and underwritten per year

EDUCATION

UNIVERSITY OF PHOENIX, Phoenix, Arizona

Bachelor's Degree, Business Administration

COMMUNITY ACTIVITIES

Boardmember, McKinney NeighborHUB

(2018 – Present)

Volunteer, Davidson Respite House, San Antonio, Texas

(2012-2018)

Board Member, Child Safe, San Antonio, Texas

(2015-2020)

Volunteer, Child Safe Capital Campaign Committee, San Antonio, Texas

(2017-2020)

Founding Member, Children's Bereavement Center, Rio Grande Valley, Texas

(2017-2020)

Volunteer, McKinney Little Free Pantry, McKinney, Texas

(2018-Present)

President, Castlehills Condominium HOA, San Antonio, Tx.,

(2021-2023)

Vice-President, Las Puertas HOA, South Padre Island, Tx.

(2022-2024)

Vice-President, Canyon Lake Hills HOA, Canyon Lake, Tx.,

(2022-2023)

PROFESSIONAL DEVELOPMENT

Texas Real Estate Broker License



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