

Hector Alexis Davila

[linkedin.com/in/hector-a-davila-p/](https://www.linkedin.com/in/hector-a-davila-p/)

Nashville, TN
EXPERIENCE

hector4davila@gmail.com
(615) 821-4186

VP, Mortgage Market Leader | NMLS 2112717

Local Bank

Nashville, TN

Feb. 2026 – Jun. 2026

- Managed residential lending pipeline through funding, coordinating with stakeholders.
- Led market development for Middle TN region, cultivating relationships and engaging the community.

VP of Mortgage Lending | NMLS 2112717

Guaranteed Rate dba Rate.com

Nashville, TN

Apr. 2025 – Feb. 2026

- Managed full lending operation, client acquisition, pipeline management, and high stakes stakeholder coordination
- Cultivated relationships across business journey, better helping guide clients to the dream of homeownership

Director of Operations

Nuestro Financial, LLC

Nashville, TN

Feb. 2024 – Apr. 2025

- Managed operations for a commercial and consumer loan portfolio serving 3,000+ clients, ensuring efficiency and compliance with regulatory standards.
- Reduced ACH returns by greater than 60% through improved monitoring, servicing workflows, and vendor coordination to support NACHA compliance, evaluating a replacement to improve cost and service fit.
- Led process optimization and KPI tracking, reducing processing times by approximately 40%.
- Identified TILA and Patriot Act disclosure gaps in an internal audit; owned ongoing loan agreement compliance review.
- Built and rolled out a weekly, DPD-tiered collection letter process, writing the SOPs and templates, and cut serious delinquency from about 62% to 24% of cohorts in four months.
- Caught a vendor data-sync failure that showed a loan payment as paid despite an underlying ACH failure, opened the issue with the servicing vendor, and pushed for an audit of other accounts to catch the same silent failure elsewhere.

Associate Director of Operations

Nuestro Financial, LLC

Nashville, TN

Nov. 2022 – Feb. 2024

- Coordinated a 12-member cross-functional team to support BaaS market entry and full lending-operations launch in approximately four months.
- Served as key liaison between company and vendors for BaaS and lending initiatives, facilitating requirements translation, workflow/SOP design, and testing.
- Flagged and resolved a cluster of fraudulent loan applications through cross-platform verification, and proposed a compliant alternative identity-verification path that expanded loan access for applicants.
- Launched a tiered collection letter program as the foundation for a sustained delinquency reduction.

Production Manager NMLS | 2112717

Paramount Residential Mortgage Group, Inc.

Nashville, TN

Sept. 2021 – Dec. 2022

- Managed \$5M mortgage loan pipeline, overseeing end-to-end loan origination from application through funding.
- Collaborated with cross-functional teams including underwriters and processors to maintain compliance with regulatory requirements.
- Developed operational strategies to streamline workflows and drive portfolio growth through risk management.

LEADERSHIP

Treasurer / Secretary

National Association of Hispanic Real Estate Professionals, Nashville Chapter

Nashville, TN

Jan. 2026 - Present

- Forecast event cashflow, manage expectations for revenue and profit, budget annual expenses. Maintain local governance records and meeting logistics.

EDUCATION

University of Tennessee Chattanooga

Rollins College of Business.

B.S. Finance | Southeast Bank Scholarship

Chattanooga, TN

Aug. 2016 - Dec. 2020

SKILLS

Languages: English (Native), Spanish (Native), Mandarin Chinese (Conversant), **Technical:** SQL, Tableau, Python, MS Office, Atlassian Suite, CRM, Gen AI, **Operations:** KPI/OKR Reporting, Process Improvement, Vendor Management, Audit Coordination, Workflow Optimization, Portfolio Operations, **Finance & Lending:** Portfolio Management, Consumer Lending, Commercial Lending, Mortgage Lending, Risk Assessment, Regulatory Compliance, Financial Analysis, Payments/ACH Operations, NACHA Compliance, **Leadership:** Cross-Functional Leadership, Stakeholder Management, Executive Reporting, Team Development, Community Outreach