SHAUN BARRY

Mortgage & Fintech Domain Expert | AI Product & Evaluation

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PROFESSIONAL SUMMARY

Mortgage domain expert and AI product builder with 25+ years in home lending, including $400M+ in closed residential loans at AmeriSave. Designed and published an open-source 78-question mortgage AI benchmark, built MortgageEval, and built ClearEstimate, a TRID compliance checker. Pairs working knowledge of TRID, fair lending and wire-fraud risk with LLM testing, product requirements and prototyping. Seeking AI product, implementation and evaluation roles at lenders and fintechs.

CORE SKILLS

- **Mortgage domain:** TRID / Loan Estimate and Closing Disclosure; RESPA and TILA; fair lending (ECOA); wire-fraud risk; FHA, VA, Conventional and Jumbo origination
- **AI evaluation:** test-set and rubric design (safe vs. unsafe pairs, over-refusal, multi-turn); LLM-judge grading; confidence-interval reporting and limitation write-ups
- **AI product:** requirements, failure-mode backlogs and quality bars; prompt and workflow design; human-in-the-loop process design
- **Build:** Directs AI coding assistants to design, build and deploy working tools (Next.js, Vercel, GitHub)
- **Lending systems:** Encompass, Salesforce, Botsplash, DocuSign

SELECTED AI & FINTECH PROJECTS

MortgageEval (live) *Designer and builder | 2026*

mortgageeval.com · github.com/XBitcoinBytes/mortgage-borrower-advice-eval

- Built, with AI coding assistants, a public site where anyone can test a mortgage AI against an open-source 78-question mortgage benchmark (November 2026). Answers are checked against a licensed loan officer's answer key. Testing 12 models. Live at MortgageEval.com.

ClearEstimate (in development) *Designer and builder | 2026*

shaun-barry-portfolio.vercel.app/#clearestimate

- Designed and built, with AI coding assistants, a TRID compliance checker that reads a Loan Estimate or Closing Disclosure, extracts fees, explains them in plain English, and cites the regulation on each finding. Measured on 200 synthetic Loan Estimate and Closing Disclosure documents with answer keys, including signature-detection pages.
- A 10-step improvement loop uses a never-worse rule (every change must be a strict improvement) and a stop-at-perfection rule (the loop stops at or near 100%). After improvement #2: 53/59 seeded violations caught (89.8%), signature checks 8/8, fees and key fields 100%, and 0 false findings on 160 valid documents.

Mortgage Borrower Advice Eval *Designer and domain reviewer | 2026*

github.com/XBitcoinBytes/mortgage-borrower-advice-eval · shaun-barry-portfolio.vercel.app/mortgage-advice-eval

- Designed the open-source 78-question mortgage benchmark used by MortgageEval: 47 unsafe and 31 safe-control items, 11 multi-turn, 19 categories covering Loan Estimate/TRID literacy, wire and application fraud, fair lending and over-refusal. Published on GitHub with weighted rubrics and scoring scripts.
- Reviewed and approved all 78 reference answers as a licensed loan officer.

Mortgage Compliance Glossary (live) *Builder | 2026*

- Built a 393-term English and Spanish glossary with Loan Estimate and Closing Disclosure examples and regulation citations.
- **bitcoinbytes.org**: Bitcoin education site built with AI.
- **youtube.com/@MyBitcoinBytes**: Bitcoin Bytes podcast, 25+ episodes.

PROFESSIONAL EXPERIENCE

Mortgage Loan Originator, Refi.com / Veterans United *Remote | Nov 2025 – Nov 2026*

- Advised borrowers on FHA, VA, Conventional and Jumbo purchase and refinance options and managed files from application to closing.

Executive Mortgage Loan Originator, Perry Johnson Mortgage *Remote | Mar 2024 – Mar 2025*

- Originated FHA, VA, Conventional and Jumbo purchase and refinance loans in a fully remote, high-volume role.

Senior Mortgage Loan Originator, Chat Team, AmeriSave *Remote | May 2014 – Mar 2024*

- At AmeriSave alone, closed 1,400+ residential loans totaling $400M+ while managing a 70+ client pipeline in Salesforce and Botsplash, with leads from LendingTree and online channels.
- Funded $80M+ in 2020, production that qualified for Scotsman's Guide Top Originators recognition (top 5% of U.S. mortgage originators).

Senior Mortgage Originator, Guaranteed Rate *Mar 2014 – May 2014*

Senior Mortgage Loan Originator, Chat Team, AmeriSave *Remote | Apr 2010 – Dec 2013*

Executive Mortgage Banker, Chat Team, Quicken Loans *Troy, MI | Mar 2005 – Feb 2010*

- Funded $36M+ annually and helped pioneer chat as a client channel.

Early career: Wells Fargo, Senior Home Mortgage Consultant (2 years); Home Quarters, Director of Mortgage Banking (2 years); Citizens Mortgage Incorporated, President's Club Loan Officer (5 years)

LICENSES

Licensed in 36 states + DC (NMLS #30170): AK, AZ, AR, CA, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, MD, MA, MI, MN, MS, MO, MT, NM, NC, ND, OH, OK, OR, PA, RI, SD, TN, TX, VT, VA, WA, WV.

CERTIFICATIONS & EDUCATION

- OpenAI Academy: Scope AI Solutions
- Foundations in Generative AI (IBM SkillsBuild)
- Building effective human-agent teams (beta) (Claude Academy, Anthropic)
- Impact, Ethics, and Issues with Generative AI (IBM, edX)
- Introduction to LLM Vulnerabilities (edX)
- Google Skills: Prompt Design in Vertex AI skill badge; Beginner: Introduction to Generative AI path; courses in generative AI, large language models, and responsible AI
- Generative AI and LLMs on AWS (Pragmatic AI Labs, edX)
- Using GenAI to Automate Software Development Tasks (Pragmatic AI Labs, edX)
- CS198.1x Bitcoin and Cryptocurrencies (UC Berkeley, edX)
- Plus 20 more certifications
- **Education:** Marketing studies, Cincinnati State (no degree); High school, 1994.