

Jeff Newton

Technical Product Manager | Technical Program Manager | FinTech & Lending Platforms

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Professional Summary

Technical Product Manager with 15+ years of experience across mortgage lending, fintech, and cloud-native software delivery. Proven track record leading customer-facing financial products from concept through launch by translating business, regulatory, and operational requirements into clear technical roadmaps, well-defined user stories, and scalable system designs.

Brings deep domain expertise in residential lending (FHA, VA, USDA, GSE, portfolio, non-QM) combined with hands-on experience across APIs, cloud infrastructure (AWS/GCP), data integrations, and legacy-to-modern platform modernization. Recognized for effectively bridging engineering, compliance, operations, and executive stakeholders to deliver secure, high-performing solutions in regulated environments.

Core Competencies

- Technical Product Strategy & Roadmapping
- Agile Delivery, Backlog Ownership & Prioritization
- API Design & Systems Integration
- Cloud Platforms (AWS, GCP)
- Regulated Financial Systems & Compliance
- Data, Reporting & Operational Dashboards
- Cross-Functional Stakeholder Leadership
- Legacy System Modernization & Platform Migration

Professional Experience

Carrington Mortgage Services — Portfolio Retention & Lending Specialist

September 2025 – Present

- Support portfolio retention and purchase lending initiatives within a large mortgage servicing organization.
- Operate within investor, regulatory, and servicing constraints across refinance and purchase scenarios, maintaining strong compliance discipline.

- Identify and surface process gaps, system limitations, and workflow friction observed in day-to-day retention activities.
- Maintain current, hands-on familiarity with FHA, VA, GSE, portfolio, and secondary-market lending rules, informing product and platform discussions.

Digital Payments Group — Software Engineer (Technical Delivery Focus)

September 2024 – August 2025

- Partnered with engineering, compliance, and international teams to support modernization of legacy credit card processing platforms in a PCI-regulated environment.
- Translated business, security, and compliance requirements into clear technical implementation plans for Java- and C-based systems.
- Collaborated with product and engineering stakeholders to enhance internal dashboards and reporting tools, improving data freshness and usability.
- Supported release readiness through structured regression testing, validation workflows, and coordinated deployment activities.
- Contributed to planning efforts for migration toward cloud-based, microservices-oriented architectures on AWS.

Core10 — Software Engineer / Technical Delivery Contributor

July 2023 – January 2024

- Supported delivery of fintech integration initiatives by translating business and client requirements into actionable technical backlog items.
- Partnered with architects and engineers to design and integrate APIs across core banking systems, middleware layers, and third-party platforms.
- Helped establish operational dashboards integrating AWS services and monitoring tools to improve system visibility and performance tracking.
- Collaborated across product, engineering, and operations teams to deliver secure, scalable solutions in regulated financial environments.

Inspire My Social — AI Engineer / Product Delivery Lead

February 2022 – November 2023

- Led end-to-end delivery of a customer-facing SaaS product supporting mortgage professionals through AI-assisted content generation.
- Defined product requirements, user workflows, and technical architecture for a secure, cloud-native platform serving authenticated loan officers.
- Partnered closely with engineers to translate lending use cases into API-driven backend services deployed on AWS.
- Ensured security and compliance best practices, including role-based access control, secrets management, and logging.

- Reduced manual content creation effort by over 80% through workflow automation and product-led optimization.

Polaris Home Loans / River City Mortgage / Carrington Mortgage — Regional Manager (VP)

October 2015 – September 2022

- Led multi-site mortgage sales and operations teams across retail, portfolio, and secondary-market lending channels.
- Owned operational performance across pipelines exceeding \$70M while maintaining regulatory, investor, and internal compliance standards.
- Drove change management initiatives supporting system enhancements, process improvements, and organizational scaling.
- Developed and mentored managers and senior leaders in high-accountability, regulated environments.

Education

University of the People — MSIT, Focus on AI & Machine Learning (In Progress)

January 2023 – December 2026

Florida International University — BA Economics, Minor in Finance

August 2004 – May 2009

Certifications

Certified Scrum Product Owner (CSPO) — Scrum Alliance, 2026

Technical Skills

Product & Delivery: Roadmapping, Backlog Grooming, Agile/Scrum, Jira, Confluence

Cloud & Infrastructure: AWS, GCP

Integration & APIs: REST APIs, Authentication & Authorization

Languages: Java, Python, TypeScript, JavaScript, SQL

Tools: Git, GitHub, Postman, Docker