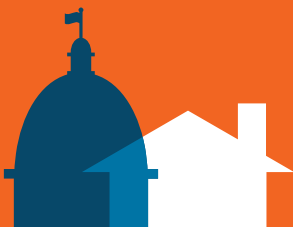




28<sup>TH</sup> ANNUAL  
**AARMR**  
REGULATORY  
CONFERENCE  
AUGUST 1-3, 2017  
HYATT REGENCY SAN ANTONIO  
SAN ANTONIO, TX



**FINAL PROGRAM**





# 28<sup>TH</sup> ANNUAL AARMR REGULATORY CONFERENCE

Welcome .....	1
Floor Plans .....	2
Schedule .....	3
Awards Luncheon Keynote Speaker .....	6
About the Speakers .....	7
<b>About AARMR</b>	
Board of Directors .....	14
Staff Profiles .....	18
Advisory Councils .....	19
General Members .....	20
Affiliate Members .....	21
<b>Attendees</b>	
By Name .....	22
By Affiliation .....	33
Distinguished Service Awards .....	37
AARMR Through the Years .....	38

American Association of Residential Mortgage Regulators (AARMR) is a non-profit corporation whose mission is to promote the exchange of information and education concerning the licensing, supervision and regulation of the residential mortgage industry, to ensure the ability of state mortgage regulators to provide effective mortgage supervision for a safe and sound industry meeting the needs of the local financial markets and to protect the rights of consumers. AARMR is headquartered in Washington, D.C. To learn more please visit [www.aarmr.org](http://www.aarmr.org).



# WELCOME!

Welcome to the American Association of Residential Mortgage Regulator's 28th Annual Regulatory Conference! We're delighted to have you with us here in San Antonio.

Following our various members' meetings on Tuesday, we open the conference on Wednesday morning with our always popular Meet Your Regulators Breakfast. Then we'll kick off the first session of the day with Opening Remarks from Commissioner Caroline Jones, Texas Department of Savings & Mortgage Lending, followed by an economic update from Dr. Roger Tutterow, Professor of Economics at Michael J. Coles College of Business, Kennesaw State. Based on the positive feedback from previous years' conferences, we will again have several concurrent breakout sessions, including regional state hot topics, cyber security, and an NMLS update.

On Thursday, we will hear from the Consumer Financial Protection Bureau as well as from our industry panel on top trending issues. During our Awards Luncheon we're pleased to welcome Jerome Mayne, Fraud and Ethics Expert, and Author of Diary of a White Collar Criminal who will certainly provide us with interesting stories from his 21 month prison sentence and how his life was changed forever.

As always, we encourage dialogue from the audience. We again are utilizing the Guidebook mobile app and SurveyMonkey, which allows you to submit your questions electronically (and anonymously) to panel moderators. We will do our best to leave adequate time for questions and answers. At the end of the conference on Thursday, please come with questions to the All Attendee Roundtable discussion.

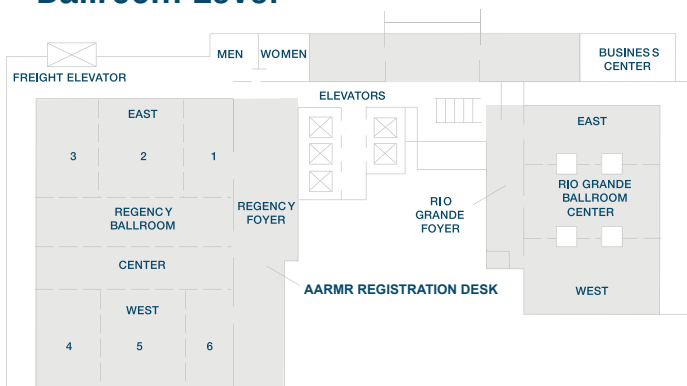
Finally, be sure to attend the various networking opportunities this week. For those arriving Tuesday, there will be an Opening Reception. Wednesday evening we will host a Hospitality Suite, and we will close the conference on Thursday with another reception.

On behalf of the AARMR Board of Directors, thank you for your participation. We hope you enjoy your time with us in San Antonio!

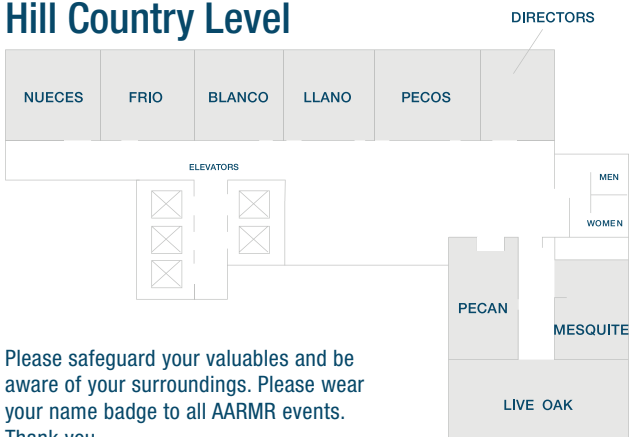
Cordially,  
Kirsten Anderson  
Annual Conference Chair

# Floor Plans

## Ballroom Level



## Hill Country Level



Please safeguard your valuables and be aware of your surroundings. Please wear your name badge to all AARMR events. Thank you.

### NAME BADGES

The color coding of the badges is:

**PINK:**

AARMR General (Regulatory) Members

**ORANGE:**

AARMR Affiliate (Industry) Members

**BLUE:**

Non-members

**GREEN:**

CSBS & AARMR Staff

# SCHEDULE

## Monday, July 31, 2017

9:00AM–2:30PM	<b>NMLS 2.0 Meeting—State Regulators Only</b>	Regency East
9:00AM–2:30PM	<b>NMLS 2.0 Meeting—Industry Only</b>	Rio Grande East
2:30PM–5:00PM	<b>NMLS 2.0 Meeting—State Regulators and Industry</b>	
1:00PM–3:00PM	<b>SRR Board Meeting</b>	Llano
3:00PM–6:00PM	<b>AARMR Board of Directors Meeting</b>	Frio

## Tuesday, August 1, 2017

7:45AM–8:45AM	<b>Board of Directors Breakfast &amp; Meeting</b>	Llano
9:00AM–12:00PM	<b>NMLS Ombudsman Meeting</b>	Regency East
12:00PM–1:30PM	<b>Lunch</b> ( <i>on your own</i> )	
1:30PM–2:00PM	<b>AARMR General Members Meeting</b> (State Regulators Only)	Regency East
2:00PM–2:15PM	<b>Board Meeting to Elect Officers</b>	
2:00PM–2:15PM	<b>Break</b>	Regency Foyer
2:15PM–3:00PM	<b>AARMR Affiliate Members Meeting</b> (Industry Only)	Live Oak
2:15PM–3:15PM	<b>Regulators Roundtable</b> (Including CFPB representatives)	Regency East
3:00PM–4:00PM	<b>Industry Advisory Council Meeting</b>	Llano/Pecos
3:15PM–3:30PM	<b>Break</b>	Regency Foyer
3:30PM–5:00PM	<b>Regulators Roundtable</b> (State Regulators only)	Regency East
4:00PM–5:00PM	<b>Industry Advisory Council Meeting with the Board of Directors</b>	Llano/Pecos
5:30PM–7:00PM	<b>Opening Reception</b>	Rio Grande

## Wednesday, August 2, 2017

7:30AM–8:00AM	<b>Regulators Breakfast Set-up</b>	Rio Grande
8:00AM–10:00AM	<b>Meet Your Regulators Breakfast</b>	Rio Grande
10:15AM–10:30AM	<b>Opening Remarks</b> Caroline C. Jones, Commissioner, TX Department of Savings & Mortgage Lending	Regency East
10:30AM–11:30AM	<b>Economic Update</b> Roger Tutterow, PhD, Kennesaw State University	Regency East

## SCHEDULE

11:30AM–1:00PM	<b>Lunch</b> <i>(on your own)</i>	
1:00PM–2:30PM	<p><b>Breakout 1: State Hot Topics</b> (East Region) Regency East Cindy Begin, Massachusetts Division of Banks Cliff Charland, Maryland Office of the Commissioner of Financial Regulation Rhoda Ricketts, New York Department of Financial Services (invited)</p> <p><b>Moderator:</b> Stacey Valerio, Connecticut Department of Banking</p> <p><b>Breakout 2: State Hot Topics</b> (Midwest Region) Live Oak Gary Davis, Kentucky Department of Financial Institutions Darin Domingue, Louisiana Office of Financial Institutions Zachary Luck, Ohio Division of Financial Institutions Ellena Meier, Texas Department of Savings &amp; Mortgage Lending</p> <p><b>Moderator:</b> Tony Florence, Texas Department of Savings &amp; Mortgage Lending</p> <p><b>Breakout 3: State Hot Topics</b> (West Region) Chula Vista Kirsten Anderson, Oregon Department of Business &amp; Consumer Services Chris Romano, Montana Division of Banking &amp; Financial Institutions K.C. Schaler, Idaho Department of Finance</p> <p><b>Moderator:</b> Charlie Clark, Washington Department of Financial Institutions</p>	
2:30PM–2:45PM	<b>Break</b>	Regency Foyer
2:45PM–3:45PM	<p><b>Breakout 1: Cyber Security</b> Ken Perry, The Knowledge Coop</p> <p><b>Breakout 2: NMLS Update</b> Tim Doyle &amp; Bill Matthews, Conference of State Bank Supervisors</p> <p><b>Moderator:</b> Rod Carnes, Georgia Dept. of Banking and Finance</p> <p><b>Breakout 3: Changes in Financial Regulation: Perspectives on FinTech, Recent Federal Developments and State Regulation</b> Paul Fielding, SoFi Brian Schneider, Commissioner, Department of Financial &amp; Professional Regulation Mike Townsley, Conference of State Bank Supervisors</p> <p><b>Moderator:</b> Charlie Clark, Washington Department of Financial Institutions</p>	Regency East Chula Vista
3:45PM–4:00PM	<b>Break</b>	Regency Foyer
4:00PM–5:00PM	<p><b>Breakout 1: State Hot Topics</b> (East Region) Regency East Cindy Begin, Massachusetts Division of Banks Cliff Charland, Maryland Office of the Commissioner of Financial Regulation Rhoda Ricketts, New York Department of Financial Services (invited)</p> <p><b>Moderator:</b> Stacey Valerio, Connecticut Department of Banking</p>	

**Breakout 2: State Hot Topics** (Midwest Region) Live Oak  
 Gary Davis, Kentucky Department of Financial Institutions  
 Darin Domingue, Louisiana Office of Financial Institutions  
 Zachary Luck, Ohio Division of Financial Institutions  
 Ellena Meier, Texas Department of Savings &  
 Mortgage Lending

**Moderator:** Tony Florence, Texas Department of Savings  
 & Mortgage Lending

**Breakout 3: State Hot Topics** (West Region) Chula Vista  
 Kirsten Anderson, Oregon Department of Business &  
 Consumer Services

Chris Romano, Montana Division of Banking &  
 Financial Institutions

K.C. Schaler, Idaho Department of Finance

**Moderator:** Charlie Clark, Washington Department of  
 Financial Institutions

---

6:00PM–11:00PM **Hospitality Suite** Presidential Suite Room 1169

## Thursday, August 3, 2017

---

8:00AM–8:30AM **Continental Breakfast** Regency Foyer

---

8:30AM–10:00AM **HMDA Final Rule: Overview** Regency East  
 Joseph Devlin, CFPB

**Moderator:** Chris Romano, Montana Division of Banking &  
 Financial Institutions

---

10:00AM–10:15AM **Break** Regency Foyer

---

10:15AM–11:45AM **Top Trending Issues from  
 an Industry Point of View** Regency East  
 Bob Niemi, BakerHostetler

Kevin Pezzani, Union Home Mortgage

Deborah Robertson, Land Home Financial Services

**Moderator:** Jack Konyk, Weiner Brodsky Kider PC

---

11:45AM–1:30PM **Awards Luncheon & Speaker** Rio Grande  
 Jerome Mayne, Fraud and Ethics Expert, and Author of  
 Diary of a White Collar Criminal

---

2:00PM–3:15PM **Why Fraud Still Matters** Regency East  
 Robb Hagberg, Freddie Mac

**Moderator:** Cliff Charland, Maryland Office of the  
 Commissioner of Financial Regulation

---

3:15PM–3:30PM **Break** Regency Foyer

---

3:30PM–5:00PM **All Attendee Roundtable Discussion** Regency East  
 Open Forum

**Moderators:** AARMR Board of Directors

---

5:15PM–7:00PM **Closing Reception** La Vista Terrace

---

7:00PM **Adjournment**



# AWARDS LUNCHEON KEYNOTE SPEAKER

**Jerome Mayne**

**Fraud and Ethics Expert, and Author of  
*Diary of a White Collar Criminal***



Since graduating from high school in 1985, Jerome Mayne—a regular guy—had a kid, got married, had another kid, built a real estate investment company, got divorced, built a finance company, went to prison, got cancer, lived, got out of prison, had miracle child, and then he got married again.

Needless to say, he has a few stories to tell.

In his mid-20's Jerome was an aspiring finance professional.

His first job in the corporate world was with a national mortgage banking corporation. He grew as an entrepreneur, climbing the corporate ladder until he finally reached the top position of president and CEO of the companies that he founded.

His stay on the top ended in a hurricane of FBI investigations, indictments, criminal court appearances and finally prison. He was charged with mail fraud, wire fraud and money laundering stemming from his actions years earlier while working at his first job in finance. He ultimately received a 21-month prison sentence and his life was changed forever.

Since his release from prison Jerome has shared his story and experience in the hopes of helping students and business professionals make the right decisions when the right decisions aren't easy.





# SPEAKER PROFILES

(available at time of print)

## Gary Davis

Gary Davis joined the Kentucky Department of Financial Institutions as a Financial Institutions Examiner in 1996. He has served as a Certified Examiner, Compliance Branch Manager, Compliance District Manager, and now serves as the Mortgage Examination Branch Manager overseeing the mortgage examination staff for KDFI. Gary earned a B.S. in Agriculture and a B.A. in Political Science from Western Kentucky University in 1994. Prior to joining KDFI, Gary worked briefly for the Kentucky Department of Revenue and in the Farm Credit System. Gary is a Certified Public Manager, Certified Mortgage Examinations Manager, and a Certified Fraud Examiner (CFE). He served as a subject matter expert on the SAFE MLO test development workgroup as well as the test maintenance workgroups and the Uniform State Test (UST) development workgroup. He served for one year as a member of the National Association of Consumer Credit Administrators (NACCA) Executive Committee. He is currently a member of the CSBS Mortgage Accreditation Subcommittee and is one of five AARMR appointed members on the Multistate Mortgage Committee.

## Joseph Devlin

Joseph Devlin serves as Regulations Counsel in the Research, Markets and Regulations Division of the Consumer Financial Protection Bureau. He helps to formulate and draft Bureau regulations and other interpretive materials. He has worked on many rules for the Bureau, including the Ability to Repay/QM rule, as well as rules on mortgage servicing, the Gramm-Leach-Bliley Act, and HMDA. Before coming to the Bureau he worked in the Office of General Counsel at the Department of Housing and Urban Development, on issues involving RESPA, SAFE, and GSE regulation.

## Darin Domingue

Darin Domingue is employed by the Louisiana Office of Financial Institutions as Chief Examiner of the Non-Depository Division. Mr. Domingue earned a Bachelor of Science degree in Finance from the University of Southwestern Louisiana (now known as ULL). He is also a 1997 graduate of the Graduate School of Banking at LSU. He has been employed with the Office of Financial Institutions (OFI) since 1989 and is a Certified Examinations Manager. He is a past President of the American Association of Residential Mortgage Regulators and a past Vice Chairman of the Board of Managers of the State

Regulatory Registry LLC (SRR). He has served on several Mortgage Originator Test Development and Review Committees as a subject matter expert. He is a former member of the Multistate Mortgage Committee and SRR Mortgage Testing and Education Board (MTEB). He has also served as Chairman of the Mortgage Accreditation Subcommittee and as a member of the CSBS/AARMR Mortgage Accreditation Cadre.

### **Felicia Faison-Holmes**

As Director for the Non-Depository Financial Institutions Division of the Georgia Department of Banking and Finance (Department), Felicia Faison-Holmes, is primarily responsible for the licensing, supervision, and regulation of non-depository institutions (over 16,000 licensees) including mortgage lenders, brokers, and mortgage loan originators; check-cashers; money transmitters; and, sellers of payment instruments. Felicia was certified by the Conference of State Bank Supervisors as a Certified Mortgage Examinations Manager in 2013. Felicia began her career with the Department in 2006 in the Legal and Consumer Affairs Division and later oversaw the administration of enforcement actions as the Attorney for the Department's Non-Depository Division. Prior to joining the Department, she worked in the financial services industry and practiced in the areas of real estate and commercial litigation. Felicia attained a Bachelor of Science degree in marketing from Hampton University in Hampton, Virginia. She is also a graduate of Emory University in Atlanta, Georgia, where she earned the joint degrees of Juris Doctor and Master of Business Administration. Felicia represents the American Association of Residential Mortgage Regulators (AARMR) on the Nationwide Multistate Licensing System (NMLS) Policy Committee. She also supports NMLS Modernization efforts through her participation on the NMLS 2.0 Steering Committee.

### **Paul Fielding**

Paul is responsible for SoFi's financial product design and loan pricing. Paul was the former Head of Products and Co-Founder at MeasureOne, a student lending focused data and analytics firm offering portfolio management, servicing oversight, and analytics services. Prior to MeasureOne, Paul focused on developing risk solutions for the non-agency mortgage market at LoanPerformance, now CoreLogic (NYSE: CLGX).

Paul holds a BA in Economics and Accounting from the University of California, Los Angeles.

### **Robb Hagberg**

Robb Hagberg is Senior Director of Fraud Risk at Freddie Mac where he is Freddie Mac's primary spokesperson on fraud and suspicious activity. Robb also heads the Single Family Fraud Risk team. Since 2006, Robb has directed detection, investigation, and resolution of complex mortgage fraud and other fraud schemes that cover all 50 states as well as supporting Freddie Mac's anti-money laundering efforts. He also oversees SAR filing

and OFAC screening for Freddie Mac. He and the Single Family Fraud Risk team actively assist numerous government agencies and law enforcement with mortgage fraud investigations including FHFA-OIG, FBI, US Attorney's Offices, U.S. Postal Inspector, IRS, state regulators and licensing boards.

Prior to joining Freddie Mac, he held leadership roles in the fraud investigations and quality assurance spaces for Option One Mortgage in Jacksonville, FL, ABN AMRO/LaSalle in Ann Arbor, MI and Mortgage Guaranty Insurance Corporation (MGIC) in Milwaukee, WI. Robb has a BS from the Indiana University School of Business. The focus of his degree was on Marketing, Advertising and Business Management.

## **Jack Konyk**

Jack Konyk has over four decades of financial services experience, having held a wide array of front-line and back-office positions in consumer banking and lending disciplines with a concentration in all aspects of mortgage finance. His most recent banking position was a 14-year tenure at National City Bank, now merged into PNC, where he held a variety of senior level managerial positions in regulatory compliance, enterprise risk management, and public and government affairs management, for a number of National City's consumer lending entities, most prominently National City Mortgage. His prior experience included similar positions at other prominent financial institutions, including the likes of Integra Bank and Mellon Bank.

Jack is an active participant in industry trade associations as well, a frequent speaker at conferences and seminars across the country, and a prominent voice for the industry with legislators and regulators at all levels of government. He is a past member of the Mortgage Bankers Association's Board of Directors, is past Chair of its State and Local Legislative and Regulatory committee, past Regulatory Compliance Vice-Chair of its Legal Issues, Quality Assurance and Regulatory Compliance committee, a past member of its Residential Board of Governors, and remains an active member of a number of MBA committees. Jack is also Chairman of the Industry Advisory Council of the American Association of Residential Mortgage Regulators, and has had significant involvement with the Financial Services Roundtable's Housing Policy Council and the American Bankers Association's Mortgage Markets committee.

Now serving the industry in an advisory and consulting capacity, Jack is Executive Director of Government Affairs at Washington DC-based Weiner Brodsky Kider PC, one of the nation's leading law firms practicing in the financial services area.

## **Zachary Luck**

Zachary Luck joined the Ohio Department of Commerce, Division of Financial Institutions as Deputy Superintendent for Consumer Finance in 2016. As Deputy Superintendent, Zach oversees examination, licensing, and administrative enforcement for more than 18,000 consumer finance

licensees in Ohio. Prior to joining the Division, Zach represented and counseled financial institutions and other companies at a global law firm.

Zach previously served as Senior Advisor to Director Richard Cordray of the Consumer Financial Protection Bureau. Zach has also served as a law clerk to the United States District Court for the Northern District of Indiana and a policy analyst for the Joint Economic Committee of the United States Congress. He received a J.D. from Northwestern University School of Law and a B.A. from Columbia University.

### **Ellena Meier**

Ellena Meier is the Chief Mortgage Examiner with the Department of Savings and Mortgage Lending in Texas. Ellena earned a Bachelor of Science degree from the University of Texas at Austin, and is a CSBS Certified Mortgage Examinations Manager. Ellena has been with the Department for 12 years, and supervises field examiners as well as assists in the development and implementation of the Department's mortgage examination procedures. Ellena also conducts mortgage company and mortgage banker compliance examinations and has participated in several Multistate Mortgage Committee (MMC) examinations.

### **Bob Niemi**

Bob Niemi is a Senior Advisor with the law firm of Baker Hostetler—but not an attorney. Bob joined Baker after serving as Deputy Superintendent for the Ohio Division of Financial Institutions for almost four years. In addition to overseeing the non-depository lenders operating in Ohio, Bob served as NMLS Ombudsman for 2014 and 2015 helping industry users, and representing trade associations like AARMR and regulatory agencies work toward modern and efficient regulation. Bob earned his Certified Mortgage Banker accreditation in 2016, the industry standard of professional success designation from the Mortgage Bankers Association. Bob is a former AARMR board member and current member of the AARMR Industry Advisory Council. Bob is also the author of the monthly column in Mortgage Originator Magazine titled, "From the desk of the om-BOBs-man." Bob lives in both Columbus, Ohio and Wake Forest, North Carolina but still finds time to officiate football at the high school and collegiate levels.

### **Ken Perry**

Since diving into the industry in 1998, Ken Perry has been a relentless innovator in the mortgage and real estate world. His company was one of the nation's first training companies to be approved by the Nationwide Mortgage Licensing System (NMLS) to provide pre-licensing and continuing education for originators, Ken has had the opportunity to speak to hundreds of thousands of professionals throughout the country on topics including mortgage and real estate compliance, title and escrow laws, economic and industry updates and forecasts, business development and strategy, and social networking and media.

Ken is madly in love with, and quite addicted to, reading laws. He researches and analyzes every law, rule, and regulation he can get his hands on and has become famous for bringing a unique, not-what-you-expect style of education to his clients by mixing passion and humor with extreme knowledge.

## **Kevin Pezzani**

Kevin Pezzani is Vice President of Risk Management and Mitigation at Union Home Mortgage Corp. Kevin has more than twenty years of mortgage industry experience and has served in production, operations and management capacities at both large national institutions and small privately held mortgage banking companies. In his current position, Kevin is responsible for developing and overseeing UHM's risk management program, including identifying, evaluating, mitigating, and monitoring risk that impacts the Company. Prior to joining UHM, Kevin was President/CEO of LSI Mortgage Plus. Kevin started his career as a loan officer and gained experience originating conventional, government, Alt-A and subprime products. After moving into management, Kevin expanded into areas of risk management, regulatory compliance and quality control. Kevin is active in the Mortgage Bankers Association and has served on a number of working groups, the President's Advisory Group, RESBOG, MBA Board of Directors and is a former chairman of MBA's Loan Production Committee. Kevin is the current vice chairman of the MBA's State Legislative and Regulatory Committee. Kevin is actively involved with the American Association of Residential Mortgage Regulators (AARMR) and currently sits on the Industry Advisory Council. Kevin is a member of the NMLS Industry Advisory Council. Kevin is an active member of the Georgia Real Estate Fraud Prevention and Awareness Coalition (GREFPAC) and previously served as its Treasurer, Vice President, and a member of the board of directors. Kevin has also participated in a number of executive level advisory councils and boards for several major secondary market aggregators. Kevin is married, has two children and lives in St. Louis, MO.

## **Deborah Robertson**

Deborah Robertson's expertise in consumer financial services law spans multiple industries (mortgage lending, manufactured housing, and motor vehicle finance) and more than two decades in which she has counseled corporations on compliance, licensing, governance, risk management, state and federal financing laws, required documents and disclosures, and collaborative relationships with state and federal regulators.

Deborah currently serves as General Counsel and Chief Compliance Officer for Land Home Financial Services, where she advises executive officers, oversees implementation of a compliance management system, and works with strategic business units to balance business goals with legal and compliance requirements. Prior to her tenure at Land Home, Deborah served as Managing Counsel for Toyota Motor Credit Corporation.

Her prior legal practice includes Partner at McGlinchey Stafford, PLLC in Albany, New York, where she represented financial institutions regarding consumer financial services issues, manufactured housing financing, regulatory compliance, legislative matters, and documentation for all aspects of the manufactured housing lending programs.

Deborah is an active participant in industry trade associations and a prominent voice for integrating strategic business goals with consumer financial protection. Deborah serves on the Advisory Council for the American Association of Residential Mortgage Regulators, and she has served as Co-Chair of the American Bar Association's Consumer Financial Services Committee, Personal Property Financing Subcommittee. She holds professional affiliations with the AFSA-NACCA Planning Committee, Manufactured Housing Institute, and the American Financial Services Association (State Government Affairs Committee and Mortgage Lending Subcommittee).

### **K.C. Schaler**

K.C. Schaler has been employed by the Idaho Department of Finance, Consumer Finance Bureau, since February of 1998. She serves as the Supervising Examiner for licensing over non-depository industries which include mortgage brokers/lenders, mortgage loan originators, finance companies, payday lenders, title lenders, collection agencies, debt/credit counselors, debt management companies, credit repair and debt settlement companies. Since Idaho's initial NMLS launch in January 2008, K.C. has participated on various NMLS committees and working groups including the NMLS 2.0 Steering Committee, Regulator Development Working Group (RDWG) and NMLS Policy Committee. She previously held industry positions as an underwriter, shipping/insuring supervisor and mortgage loan processor.

### **Bryan Schneider**

Bryan A. Schneider was appointed Secretary of the Illinois Department of Financial and Professional Regulation in February of 2015. Prior to joining the Department, he served for more than 14 years in various roles at the Walgreens Company. He most recently served as Divisional Vice President and Assistant General Counsel in the Pharmacy, Health and Wellness Legal Department.

Schneider began his career as an associate at law firm Sidley Austin, and upon law school graduation, clerked for the United States Court of Appeals. He has also served as counsel to the Office of the Speaker of the Illinois House of Representatives and to the Illinois House Republican Leader. Schneider was a member of the Illinois State Board of Elections for more than a decade, serving as both its Chairman and Vice Chairman. He is admitted to the practice of law in Illinois and is an Illinois Registered Certified Public Accountant.

Schneider received his J.D., magna cum laude, from the University of Wisconsin, his M.B.A. from DePaul University, and his B.S. in Accounting from Trine University.

## **Roger Tutterow, Ph.D.**

Roger Tutterow is Professor of Economics at Kennesaw State University. He also serves as Director of the Econometric Center, an applied research center housed in KSU's Coles College of Business.

His analysis of the economic, business and political environments have been featured in a variety of media including Wall Street Journal, Financial Times, USA Today, Atlanta Journal Constitution, Arizona Republic, Florida Times-Union, Kansas City Star, Los Angeles Times, New York Times, Orlando Sentinel, Palm Beach Post, Wichita Eagle and on CNN, CNBC, NBC, Bloomberg Television, NPR's "Marketplace" and "All Things Considered," CNN-Radio as well as by regional electronic and print media.

In addition to his work in academia, Dr. Tutterow has served as a consultant on financial economics and statistical modeling for corporate clients ranging from Fortune 500 companies to closely held businesses. He also serves as Chief Economic Advisor for the Henssler Financial Group, an Atlanta-based investment advisory firm and as a strategic advisor to Georgia Oak Partners, a Georgia-focused private equity firm. He has provided expert testimony on economic, financial and statistical matters in state and federal court, before the Georgia General Assembly and before the Georgia Public Service Commission. Dr. Tutterow has given several hundred speeches to professional groups in 30 states and Canada on topics in the economic, business and political arenas.

He was selected by Georgia Trend magazine as a "notable Georgian" and as one of "Georgia's Most Influential" by James magazine. In 2003, Georgia Governor Sonny Perdue appointed Dr. Tutterow to serve on the Governor's Council of Economic Advisors, a capacity that he continues to serve in for current Georgia Governor Nathan Deal. In 2010, he was named to the Special Council on Tax Reform and Fairness for Georgians which conducted a comprehensive review of Georgia's Tax Code. In addition, Dr. Tutterow has served on the Georgia Child Support Commission, on the Board of Trustees of Berry College, the Board of Directors of Vinings Bank, the Southern Region Board of Directors for the American Red Cross Blood Services and the Board of Directors for Consumer Credit Counseling Service of Atlanta.

A Georgia native, Dr. Tutterow holds a B.S. in Decision Science from Berry College and a M.A. and Ph.D. in Economics from Georgia State University. Prior to joining Kennesaw State University, Dr. Tutterow held faculty and administrative appointments at West Virginia University, Georgia State University and Mercer University. He has also served as a visiting professor at the University of the West Indies in Trinidad and at the Institute for Industrial Policy Studies in Seoul, South Korea.





# About AARMR

## AARMR Board of Directors

### Officers

#### President

Tony Florence  
*Texas Department of Savings & Mortgage Lending*

#### Vice President

Charles Clark  
*Washington State Department of Financial Institutions*

#### Treasurer

Stacey Valerio  
*Connecticut Department of Banking*

#### Secretary

Kirsten Anderson  
*Oregon Division of Finance & Corporate Securities*

### Directors

Cindy Begin  
*Massachusetts Division of Banks*

Rod Carnes  
*Georgia Department of Banking and Finance*

Clifford Charland  
*Maryland Office of the Commissioner of Financial Regulation*

Chris Romano  
*Montana Division of Banking and Financial Institutions*

Raeleen Schutte  
*New Hampshire Banking Department*

## ABOUT THE BOARD

### Tony Florence, President

Tony Florence joined the Texas Department of Savings & Mortgage Lending in September 2003 and is currently serving as the Director of Mortgage Examination.

Prior to joining the department, Tony was a Vice President with Olympus Servicing, where he managed the Loan Resolution Department for this residential mortgage loan servicer. Tony has over 30 years of experience in the financial arena including loan origination, loan workout and loan servicing functions with variety of companies. Tony is a graduate of the University of Texas system with a Bachelor's Degree in Marketing / Finance.

In 2016, Tony was elected President of the American Association of Residential Mortgage Regulators (AARMR). He has served on the AARMR Board of Directors since 2013 and previously held the positions of Treasure and Vice President. Tony is also served on the SRR Mortgage Testing an Education Board (MTEB) from 2010 through 2014.

### **Charlie Clark, Vice President**

Charlie Clark was appointed Deputy Director of the Washington State Department of Financial Institutions (DFI) on March 20, 2017. He also continues to serve as Director of the Division of Consumer Services within DFI, having been appointed to that role on January 1, 2015. As Director of Consumer Services, he oversees the regulation of residential mortgage lenders and servicers, mortgage brokers, escrow agents, consumer finance companies, payday lenders, and money transmitters. Charlie previously served as the Program Manager of the Division's Enforcement Unit since 2012. Prior to joining the DFI, Charlie represented the DFI as its lead litigation counsel as an Assistant Attorney General from 2005 through 2011. Prior to joining the Attorney General's Office, he worked as an attorney in private practice. Charlie currently sits on the Board of Directors and serves as Vice President of the American Association of Residential Mortgage Regulators. He received his undergraduate degree in Accounting and an M.B.A. from California State University, Sacramento. He received a J.D. degree in 1997 from the University of the Pacific, McGeorge School of Law.

### **Stacey Valerio, Treasurer**

Stacey joined the Connecticut Department of Banking in 2008. As counsel to the Consumer Credit Division Director, her primary responsibility is the Division's mortgage-related matters.

Prior to joining the Department, Stacey worked at the Legislative Commissioner's Office as the staff attorney assigned to the Banks Committee during the 2007–2008 legislative session. Prior to that, Stacey practiced law as an associate at Morgan, Lewis & Bockius LLP and at Kleinfeld Kaplan and Becker LLP, both in Washington, D.C.

Stacey has been a member of the SRR Lawyer's Committee since 2010, and its Chair since November 2014. She obtained her J.D. from The George Washington University National Law Center, and her B.A. from the University of Pennsylvania.

### **Kirsten Anderson, Secretary**

Kirsten Anderson earned a B.A. in Business and a B.S. in Economics before earning her law degree. Ms. Anderson served for two years as an AmeriCorps volunteer attorney with Oregon Legal Services before working in private practice. In 1999, Ms. Anderson joined the Division of Finance and Corporate Securities, now Division of Financial Regulation. From March, 2008 through June 2016, Ms. Anderson managed the licensing, examination and regulation of mortgage bankers, brokers, loan originators, and manufactured structure dealers in Oregon. In June 2016, as part of the Division's reorganization, Ms. Anderson became the Licensing Manager overseeing licensing of all securities, insurance and non-depository licenses. Ms. Anderson received the American Association of Residential Mortgage Regulators' 2014 Distinguished Service Award, was elected to the Board of Directors in April, 2015 and is the current Secretary of the Board. She is also a CSBS appointee to the Multi-state Mortgage Committee, which oversees multi-state mortgage examinations and enforcement actions and served as Chair in 2016.

### **Cindy Begin, Director**

Cindy Begin was appointed in 2011 to serve as Chief Risk Officer of the Massachusetts Division of Banks with oversight for risk management of the Division's Depository Institution Supervision and Outreach, Non-Depository Institution Supervision, and Enforcement and Investigation Units. She previously held the position of Senior Deputy Commissioner for the Division's Non-Depository Unit overseeing the licensing and supervision of over 5,000 licensed financial service providers including mortgage lenders, mortgage brokers, mortgage loan originators, money service businesses, finance companies, and debt collectors. Ms. Begin joined the Division in 1994 serving as Assistant General Counsel. Prior to joining the Division, she held the position of Vice President and Legal Counsel to the Massachusetts Share Insurance Corporation. She began her career in banking in the 1980's at The Conifer Group, Inc., a Worcester, Massachusetts-based bank holding company.

Ms. Begin served as AARMR President from 2012–2014, and received the AARMR Distinguished Service Award in 2014. Ms. Begin holds a Bachelor of Science degree in Business Administration from Nichols College and a Juris Doctorate from Suffolk University Law School.

### **Rod Carnes, Director**

Rod Carnes was appointed the Deputy Commissioner for the Non-Depository Financial Institutions Division of the Georgia Department of Banking and Finance in November 2005.

Rod was hired as the first full-time Mortgage Examiner in 1998 and later promoted to Chief Investigator for the Mortgage Division, before becoming the Supervisory Manager for Licensing in April 2004.

Rod is the Immediate Past President of the American Association of Residential Mortgage Regulators (AARMR) and still serves as a Director. He has served on the AARMR Board of Directors since 2007 and previously held the positions of President, Vice President, and Secretary. He currently serves as an AARMR representative on the State Regulatory Registry (SRR) and has been an AARMR representative on the State Coordinating Committee (SCC) and NMLS Policy Committee.

Prior to working for the Department, Rod worked for the Department of Human Resources and in the private sector in management for seven years. He also worked as a Deputy Sheriff while attending college. Rod is a graduate of the University of Georgia with a Bachelor's Degree in Political Science, with a concentration in accounting. Rod is also a Certified Fraud Examiner from the Association of Certified Fraud Examiners and a Certified Mortgage Examinations Manager from the Conference of State Bank Supervisors.

### **Clifford Charland, Director**

Clifford Charland is the Director of Non-Depository Operations, Maryland Office of the Commissioner of Financial Regulation and has been with the Office since 2008. He is responsible for the development, maintenance, and oversight of Maryland's mortgage examination and licensing processes,

procedures, systems, and training; and is active in the review, revision, and maintenance of Maryland's mortgage lending statutes and regulations.

Cliff is a Director-at-Large, American Association of Residential Mortgage Regulators (AARMR), Dec. 2015–present.

Cliff was a Member of NMLS Mortgage Testing and Education Board March 2012–October 2015, Chairman, Nov. 2014–Oct. 2015 and Vice Chairman, Nov. 2013–Oct. 2014. He was also part of the Maryland state MLO licensing test development committee, 2009, and a State Liaison Committee representative, FFIEC Regulation Z working group, 2009–2011. Prior to state employment, Cliff had 20 years' experience in the consumer credit and mortgage industries, including general operations, underwriting, loss mitigation, internal compliance auditing, and policy development.

### **Chris Romano, Director**

Chris Romano is the Non-Depository Bureau Chief for the Montana Division of Banking and Financial Institutions where he has worked since 2004.

Chris oversees the licensing and examinations for all non-depository financial institutions. He also handles special projects assigned by the Commissioner which includes public outreach and legislative affairs.

Chris currently sits on the Board of Directors of the American Association of Residential Mortgage Regulators. He participates on numerous boards, committees, and working groups for CSBS/SRR. Additionally, Chris serves as the Vice Chair of the Multi-State Mortgage Committee (MMC) and the President of the Montana Financial Education Coalition. Prior to working for the Division, Mr. Romano worked at his family's mortgage broker business in Connecticut and in public relations with several professional sports teams. Chris received his B.A. in Communications from Fairfield University.

### **Raeleen Schutte, Director**

Raeleen spent over 10 years as a mortgage compliance regulator with the State of Wyoming and 14 months as an examiner with the Consumer Financial Protection Bureau. Prior to that she was the Branch Manager of WyHy Federal Credit Union for 6 years and spent 5 years in banking with US Bank, filling both lending and supervisory roles.

She received her Graduate Degree in Post-Secondary Education from the University of Wyoming and has a B.S. in Business Management from Walden University.

## EXECUTIVE OFFICE

1000 Potomac Street, NW, Suite 108  
Washington, DC 20007  
T: 202.521.3999 • F: 202.833.3636

### David Saunders

Executive Director  
dsaunders@aarmr.org

David Saunders, AARMR's Executive Director since 2004, began his career in association management in 1994. He also serves as the executive director for two other non-profit associations. Prior to his career in association management, he worked 10 years as an engineer for Texas Instruments, Inc. in Dallas, Texas. David has a BS in Mechanical Engineering from Old Dominion University and an MBA from the University of Dallas.

### Erika Freundel

Associate Executive Director  
efreundel@aarmr.org

Erika Freundel, AARMR's Associate Executive Director, began her career in association management in 2005. She also serves as the Director of Member Services for the International Oxygen Manufacturers Association. Prior to joining AARMR and the association management field, she worked with Courtesy Associates, a meeting and event planning company based in Washington, DC. Erika graduated from Mount St. Mary's University with a BS in Business.



American  
Association of  
Residential  
Mortgage  
Regulators

## Industry Advisory Council

### Weiner Brodsky Kider PC

Jack Konyk, *Chair*

### American Financial Services Association

Danielle Arlowe

### Ballard Spahr LLP

John Socknat

### Baker Hostetler

Bob Niemi

### Bradley Arant Boult Cummings LLP

Haydn Richards, Jr.

### BuckleySandler LLP

John Kromer

### Compliance Renewed

Heather Leach

### Guild Mortgage

Lisa Klika

### Hudson Cook, LLP

Sharon Bangert

### Land Home Financial Services, Inc.

Deborah Robertson

### LotsteinLegal PLLC

Robert Lotstein

### McGlinchey Stafford PLLC

Jeffrey Barringer

### Mortgage Bankers Association of America

William Kooper

### Mortgage Bankers Association of New Jersey

Robert Levy

### National Association of Mortgage Brokers

Rocke Andrews

### OneMain Holdings, Inc.

Phil Hitz

### PennyMac

Charlie Fields

### PrimeSource Mortgage, Inc.

Sam Morelli

### Quicken Loans, Inc.

Kristie Battershell

### Shumaker Williams, PC

George Kinsel

### Union Home Mortgage

Kevin Pezzani, CMB

## Consumer Advisory Council

### Baltimore Neighborhoods, Inc.

Robert Strupp, *Chair*

### California Reinvestment Coalition

Kevin Stein

### Center for Responsible Lending (CRL)

### Community Law Center

### Community Legal Services of Philadelphia

Kerry Smith

### Lawyers' Committee for Civil Rights Under Law

Yolanda McGill

### National Association of Consumer Advocates

Ira Rheingold

### National Council of La Raza (NCLR)

Graciela Aponte

### National Economic Development Advocacy Project (NEDAP)

Josh Zinner

### National Fair Housing Alliance

Cheryl Taylor

### Pittsburgh Community Reinvestment Group

Randi Lowe

### Reinvestment Partners

Lynn Jarvis

**AARMR GENERAL MEMBERS**

- Alabama
- Alaska
- Arizona
- Arkansas
- California  
(Department of Corporations)
- California  
(Department of Real Estate)
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana  
(Department of Financial  
Institutions)
- Indiana  
(Secretary of State, Securities  
Division)
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina  
(Board of Financial Institutions—  
Consumer Finance Division)
- South Carolina  
(Department of Consumer Affairs)
- South Dakota
- Tennessee
- Texas  
(Department of Savings and  
Mortgage Lending)
- Texas  
(Office of Consumer Credit  
Commissioner)
- Utah  
(Department of Financial  
Institutions)
- Utah  
(Division of Real Estate)
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming





## AARMR AFFILIATE MEMBERS

Abrams Garfinkel Margolis Bergson, LLP  
Academy Mortgage  
Advanced Education Systems, LLC  
dba TrainingPro  
Agility Resources Group, LLC  
American Financial Services  
Association American Pacific Mortgage  
AmeriFirst Home Mortgage  
AmeriSave Mortgage Corporation  
Baker Hostetler  
Ballard Spahr LLP  
Bayview Asset Management, LLC  
Baltimore Neighborhoods, Inc.  
Bayview Assest Management  
Bradley Arant Boulton Cummings LLP  
BuckleySandler LLP  
Castle & Cooke Mortgage, LLC  
Community Legal Services of  
Philadelphia Compliance Renewed  
Cornerstone Home Lending, Inc.  
CrossCountry Mortgage, Inc.  
Dentons LLP  
Digital Risk, LLC  
Ellie Mae  
FBC Mortgage, LLC  
Franklin American Mortgage Company  
Franzen & Salzano PC  
Gateway Mortgage Group  
Goldman & Zwilling PLLC  
Guild Mortgage Company  
HA&W, LLP  
Hancock Mortgage Partners  
Homebridge Financial Services, Inc.  
HSBC—North America Hudson Cook,  
LLP  
ISGN Solutions Inc.  
K&L Gates  
Land Home Financial Services, Inc.  
LeaderOne Financial Group  
Lenders Compliance Group, Inc.  
LendingTree, LLC  
LotsteinLegal PLLC  
Mayer Brown, LLP  
McGlinchey Stafford  
McGuireWoods LLP  
Merrimack Mortgage Company, Inc.  
Midwest Equity Mortgage  
Mortgage Bankers Association  
Mortgage Bankers Association of NJ  
Movement Mortgage, LLC.  
NAMB—The Association of Mortgage  
Professionals  
National Association of Consumer  
Advocates  
National Council of La Raza (NCLR)  
National Economic Development  
Advocacy Project (NEDAP)  
National Fair Housing Alliance  
Nations Lending Corporation  
Nationstar Mortgage, LLC  
New Day Financial, LLC NFM Inc.  
NOVA Financial & Investment  
Corporation, dba NOVA Home Loans  
Ocwen Loan Servicing, LLC  
OneMain Financial  
PennyMac Loan Services, LLC  
PHH Mortgage Corporation  
Pittsburgh Community Reinvestment  
Group  
Plaza Home Mortgage, Inc.  
Primary Residential Mortgage, Inc.  
PrimeLending  
PrimeSource Mortgage, Inc.  
Prospect Mortgage. LLC  
Prosperity Home Mortgage, LLC  
PSI Services LLC  
Pulte Mortgage LLC  
QuestSoft Corporation  
Quicken Loans  
Regency Mortgage Corp.  
Royal United Mortgage LLC  
RPM Mortgage, Inc.  
Shumaker Williams, PC  
Sierra Pacific Mortgage  
SIRVA Mortgage, Inc.  
Sterbcow Law Group  
Summit Mortgage Corporation  
SWBC Mortgage Corporation  
TCS e-Serve America, Inc.  
Texas Mortgage Bankers Association  
The Compliance Group, Inc.  
The Knowledge Cooperative  
The Money Source, Inc.  
The Mortgage Licensing Group, Inc.  
Union Home Mortgage Corp.  
Universal American Mortgage Co.  
Veterans United Home Loans  
Weiner Brodsky Kider PC  
WR Starkey Mortgage, LLP

# Attendees by Name

## **Kyle Abrigo**

ComplianceEase  
Account Executive  
1350 Bayshore Hwy, Suite 520,  
Burlingame  
Burlingame, CA 94010  
650-373-1111  
k.abrigo@complianceease.com

## **Therese Ainsworth**

Accenture/Zenta Mortgage Services  
SAFE Act Licensing &  
Compliance Officer  
2221 Savannah River St  
Henderson, NV 89044  
702-998-4883  
therese.ainsworth@accenture.com

## **Reginald Alford**

Consumer Financial Protection Bureau  
Examiner  
1700 G Street NW  
Washington, DC 20552  
202-420-9220  
Reginald.Alford@cfpb.gov

## **Steve Alpert**

Veritec  
Regulatory Program Manager  
9428 Baymeadows Rd, Suite 630  
Jacksonville, FL 32256  
904-421-7211  
steve.alpert@veritecs.com

## **Kirsten Anderson**

Oregon Division of Financial Regulation  
Licensing Manager  
350 Winter Street NE, Room 410  
Salem, OR 97301  
503-947-7478  
kirsten.l.anderson@oregon.gov

## **Tanya Anthony**

The Money Source  
VP, Government & Industry  
Administration  
135 Maxess Rd.  
Melville, NY 11747  
925-705-4431  
Tanya.Anthony@themoneysource.com

## **Danielle Arlowe**

American Financial Services Association  
Senior Vice President  
919 18th St NW, Suite 300  
Washington, DC 20006  
952-922-6500  
dfagre@afsamail.org

## **Tonya Azevedo-Ford**

Hawaii Division of Financial Institutions  
FI Examiner I  
335 Merchant St, Room 221  
Honolulu, HI 96813  
808-586-2820  
tazevedo@dcca.hawaii.gov

## **Mandy Bailey**

Movement Mortgage, LLC  
Assistant Director, Licensing & Reporting  
8024 Calvin Hall Road  
Indian Land, SC 29707  
803-939-5544  
mandy.bailey@movement.com

## **Carie Barrett-Loya**

Access Interpreting  
ASL Interpreter  
Georgie Trace Ave  
Austin, TX 78747  
512-264-4398  
carieloya@gmail.com

## **Jeffrey Barringer**

McGlinchey Stafford  
Member  
194 Washington Ave., Ste. 600  
Albany, NY 12210  
518-874-3428  
JBarringer@mcglinchey.com

## **Tom Bayer**

CSBS  
43715 Moorland Court, Leesburg  
Leesburg, VA 20176  
202-306-6161  
tbayer@csbs.org

## **Cindy Begin**

Massachusetts Division of Banks  
Chief Risk Officer  
1000 Washington Street, 10th Flr.  
Boston, MA  
617-956-1523  
cindy.begin@state.ma.us

## **Daniel Bellovin**

Weiner Brodksy Kider PC  
Associate  
1300 19th Street NW, Suite 500  
Washington, DC 20036  
202-557-3514  
bellovin@thewbkfirm.com

**Steven Bidwell**

Zillow Group  
Mortgage Compliance  
Operations Manager  
1301 2nd Avenue, Floor 31  
Seattle, WA 98101  
206-757-4931  
tylerb@zillowgroup.com

**Robin Bonnell**

Starkey Mortgage  
6101 W Plano Pkwy  
Plano, TX 75093  
972-599-5231  
rbonnell@starkeymtg.com

**Michael Bray**

CSBS  
1129 20th Street NW, 9th Floor  
Washington, DC 20036  
202-559-1953  
mbray@csbs.org

**Dutches Brown**

Consumer Financial Protection Bureau  
Examiner  
1700 G Street NW  
Washington, DC 20552  
202-407-6643  
dutches.brown@cfpb.gov

**Dameian Buncum**

Mayer Brown LLP  
Regulatory Compliance Analyst  
1999 K Street, NW  
Washington, DC 20006  
202-263-3056  
dbuncum@mayerbrown.com

**Jennifer Cacciatore**

McGlinchey Stafford PLLC  
Paralegal/Project Coordinator  
601 Poydras Street, 12th Floor  
New Orleans, LA 70130  
504-596-2821  
jcacciatore@mcglinchey.com

**Mick Campbell**

Missouri Division of Finance  
Mortgage Licensing Supervisor  
PO Box 716  
Jefferson City, MO 65102  
573-751-3395  
Mick.Campbell@dof.mo.gov

**Rod Carnes**

Georgia Department of Banking  
& Finance  
Deputy Commissioner For  
Non-Depository Financial Institutions  
2990 Brandywine Road, Suite 200  
Atlanta, GA 30341  
770-986-1371  
rodc@dbf.state.ga.us

**Clifford Charland**

Maryland Office of the Commissioner  
of Financial Regulation  
Director, Non-Depository Operations  
500 N. Calvert Street  
Baltimore, MD 21202  
410-230-6167  
clifford.charland@maryland.gov

**Richard Childers**

Florida Office of Financial Regulation  
400 North Congress Avenue, Ste. 310  
West Palm Beach, FL 33405  
561-837-5240  
richard.childers@fiofr.com

**Alan Cicchetti**

Lenders Compliance Group  
Director of Agency Relations  
1886 Asylum Ave  
West Hartford, CT 06117  
860-305-8001  
alan.cicchetti@outlook.com

**Charles Clark**

WA State Department of  
Financial Institutions  
Deputy Director  
Director of Consumer Services  
150 Israel Rd SW  
Tumwater, WA 98501  
360-902-0511  
charles.clark@dfi.wa.gov

**Daniel Colangelo**

Ocwen Financial Corporation  
16675 Addison Rd  
Addison, TX 75001  
214-874-6595  
daniel.colangelo@ocwen.com

**Priscilla Conrow**

Veterans United Home Loans  
Legal Project Manager  
1400 Veterans United Dr  
Columbia, MO 65203  
573-876-2600 x3340  
cilla.conrow@vu.com

## ATTENDEES BY NAME

### Scott Corscadden

Alabama State Banking Department  
Supervisor  
P.O. Box 4600  
Montgomery, AL 36103-4600  
334-242-3512  
Scott.Corscadden@banking.alabama.gov

### Carmine Costa

Connecticut Department of Banking  
Director  
260 Constitution Plaza  
Hartford, CT 06033  
860-240-8207  
carmine.costa@ct.gov

### Chuck Cross

CSBS  
Sr VP Consumer Protection &  
Nondepository Supervision  
1129 20th St NW  
Washington, DC 20036  
202-728-5745  
ccross@csbs.org

### Joe Cruz

Financial Institutions Division State of  
New Mexico  
Industry Manager  
2550 Cerrillos Road  
Santa Fe, NM 87505  
505-476-4519  
joe.cruz@state.nm.us

### Tim Cuthbertson

Division Of Real Estate  
Mortgage Investigator  
160 E 300 S, PO BOX 146711  
Salt Lake City, UT 84114-6711  
801-536-7967  
tcuthbertson@utah.gov

### Gary Davis

KY DFI  
NDI Mortgage Examination  
Branch Manager  
1025 Capital Center Drive. Ste. 200  
Frankfort, KY 40601  
502-782-9042  
GaryM.Davis@ky.gov

### Brad DeLettera

Georgia Department of Banking  
and Finance  
Mortgage Examiner  
2990 Brandywine Road, Suite 200  
Atlanta, GA 30341  
770-986-1311  
bdelettera@dbf.state.ga.us

### Joseph Devlin

Consumer Financial Protection Bureau  
Regulations Counsel  
1 Constitution Square  
Washington, DC 20005  
202-435-7388  
joseph.devlin@cfpb.gov

### Renee DiRuscio

Nations Lending Corporation  
Licensing Coordinator  
4 Summit Park Drive, STE 200  
Independence, OH 44131  
216-503-0729  
renee.diruscio@nlcloans.com

### Patricia D'Pulos

Hancock Mortgage Partners, LLC  
Licensing Manager  
One Sugar Creek Center Blvd., #1000  
Sugar Land, TX 77478  
832-915-2455  
pdpulos@hancockmortgage.com

### Matthew Dukes

Consumer Financial Protection Bureau  
Attorney-Advisor  
1700 G Street NW  
Washington, DC 20552  
202-435-7171  
matthew.dukes@cfpb.gov

### Debbie Dunn

SWBC Mortgage Corporation  
EVP, Risk & Compliance  
9311 San Pedro, Suite 100  
San Antonio, TX 78216  
214-693-6306  
ddunn@swbc.com

### David Dwyer

CSBS  
Vice President, Operations &  
Vendor Management  
1129 20th St NW, 9th Floor  
Washington, DC 20036  
202-570-6963  
ddwyer@csbs.org

### Nicole Ehrbar

Quicken Loans  
VP, Public Policy  
1050 Woodward Ave  
Detroit, MI 48226  
313-373-4950  
NicoleEhrbar@quickenloans.com

**Marc Ely**

Finance Of America  
Chief Compliance Officer  
2281 Lava Ridge Ct, Suite 340  
Roseville, CA 95661  
916-865-2042  
mely@financeofamerica.com

**Mike Enzbrenner**

Kansas Office of the State Bank  
Commissioner  
Director of Examinations  
700 SW Jackson, Suite 300  
Topeka, KS 66603  
785-296-1878  
mike.enzbrenner@osbckansas.org

**Faison-Holmes**

Ga. Department of Banking  
Director for Non-Depository  
Financial Institutions  
2990 Brandywine Road, Suite 200  
Atlanta, GA 30341  
770-986-5036  
fholmes@dbf.state.ga.us

**Charlie Fields**

PennyMac  
FVP, Mortgage Regulatory Affairs  
9009 Corporate Lake Dr., Suite 320  
Tampa, FL 33634  
813-498-0878  
charlie.fields@pnmac.com

**Tony Florence**

Department of Savings &  
Mortgage Lending  
AARMR President  
2601 N Lamar Blvd, Suite 201  
Austin, TX 78705  
512-936-6602  
tflorence@sml.texas.gov

**Carol Foster**

Arizona Department of  
Financial Institutions  
Senior Financial Institution Examiner  
2910 N. 44th St., Suite 310  
Phoenix, AZ 85018  
602-771-2800  
cfoster@azdfi.gov

**Kristine Fournier**

State of Maine Bureau of Consumer  
Credit Protection  
Principal Examiner  
35 State House Station  
Augusta, ME 04333-0035  
207-624-8658  
kristine.m.fournier@maine.gov

**Ronald Gapp**

Paramount Residential Mortgage  
Group, Inc.  
General Counsel  
1265 Corona Pointe Court, Suite 301  
Corona, CA 92879  
951-547-6464  
jrgapp@prmg.net

**Karen Garvin**

Bank of America  
Vice President  
31303 Agoura Road, CA6-917-02-25  
Westlake Village, CA 91361  
818-223-4931  
karen.garvin@bankofamerica.com

**Shannon Gilbertson**

Minnesota Department of Commerce  
Financial Institutions Examiner  
85 7th Place East, Suite 280  
St Paul, MN 55101-2198  
651-539-1708  
shannon.gilbertson@state.mn.us

**Carolyn Goldman**

Goldman & Zwillinger PLLC  
Managing Partner  
17851 N. 85th St., Suite 175  
Scottsdale, AZ 85255  
602-315-6526  
cgoldman@gzlawoffice.com

**Jeff Goshert**

Nations Lending Corporation  
Chief Compliance Officer  
4 Summit Park Dr., Suite 200  
Independence, OH 44131  
216-503-6762  
jeff.goshert@nlcloans.com

**Kirt Gundry**

State of Michigan  
Director—Mortgage Examination  
Section  
530 W. Allegan St., PO Box 30220  
Lansing, MI 48909  
517-284-8602  
gundryk@michigan.gov

## ATTENDEES BY NAME

### Ray Hagan

Ellie Mae  
Senior Regulatory Compliance Analyst  
4420 Rosewood Drive, Suite 500  
Pleasanton, CA 94588  
651-289-4845  
ray.hagan@elliemae.com

### Robb Hagberg

Freddie Mac  
Sr. Director Fraud Risk  
1551 Park Run Drive  
McLean, VA 22102  
703-903-3785  
robert\_hagberg@freddiemac.com

### Calvin Hagins

Consumer Financial Protection Bureau  
Deputy Assistant Director for  
Originations  
1700 G Street NW  
Washington, DC 20552  
202-435-7076  
calvin.hagins@cfpb.gov

### Andrew Hall

Royal United Mortgage LLC  
Licensing Manager  
7999 Knue Road, Suite 300  
Indianapolis, IN 46250  
317-664-7759  
andrew.hall@royalunited.com

### Blake Hanlon

OneMain  
Vice President  
5133 Halifax Ave  
Minneapolis, MN 55424  
812-475-7001  
blake.hanlon@onemainfinancial.com

### LaToya Hart

Indiana Secretary of State—  
Securities Division  
Loan Broker Examiner  
302 W Washington Street, Room E-111  
Indianapolis, IN 46204  
317-234-9673  
lhart@sos.in.gov

### Kenneth Haynie

Ohio Dept. of Commerce,  
Div. of Financial Institutions  
Interim Chief Examiner for  
Consumer Finance  
77 S. High St., 21st Fl.  
Columbus, OH 43215  
614-728-8400  
kenneth.haynie@com.ohio.gov

### Larry Henson

Summit Mortgage Corporation  
VP and General Counsel  
13355 10th Ave. N., Suite 100  
Plymouth, MN 55441  
763-390-7249  
lhenson@summit-mortgage.com

### Phil Hitz

OneMain Holdings  
V.P. Managing Director—  
Government Relations  
4985 W Wexford Way  
South Jordan, UT 84009  
812-468-5150  
phil.hitz@onemainfinancial.com

### Christine Hodge

PA Dept of Banking and Securities  
Chief, Consumer Services Office  
17 N 2nd Street, Suite 1300  
Harrisburg, PA 17101  
717-772-3888  
chrhodge@pa.gov

### Tracy Hudson

WV Division of Financial Institutions  
Director of Nondepository Institutions  
900 Pennsylvania Avenue, Suite 306  
Charleston, WV 25302  
304-558-2294  
thudson@wvdfob.org

### Paul Hutson

Consumer Financial Protection Bureau  
Senior Examination Manager  
1700 G Street NW  
Washington, DC 20552  
202-604-6026  
paul.hutson@cfpb.gov

### Michelle Jeansonne

Louisiana OFI  
Deputy Chief Examiner  
8660 United Plaza Blvd  
Baton Rouge, LA 70809  
225-922-2596  
mjeansonne@ofi.la.gov

### Randy Johnson

Iowa Division of Banking  
Finance Bureau Examiner  
200 East Grand Avenue, Suite 300,  
Des Moines  
Des Moines, IA 50309-1827  
515-281-4014  
randy.johnson@idob.state.ia.us

**Caroline Jones**

Texas Department of Savings & Mortgage Lending  
Commissioner  
2601 North Lamar Boulevard,  
Suite 201  
Austin, TX 78736  
512-475-1352  
cjones@sml.texas.gov

**Debbie Kent**

Land Home Financial Services, Inc.  
State Licensing & Compliance Manager  
1355 Willow Way, Suite 250  
Concord, CA 94520  
925-338-8338  
debbie.kent@lhfs.com

**May Khieu**

NewDay Financial  
Chief Compliance Officer  
8160 Maple Lawn Blvd  
Fulton, MD 20759  
877-423-1400  
Lnanan@newdayusa.com

**Allison Kinney**

OneMain Financial  
VP Director Government Relations  
6224 Pine Fair Way  
Tallahassee, FL 32309  
850-294-6465  
allison.kinney@onemainfinancial.com

**Lisa Klika**

Guild Mortgage  
Chief Compliance Officer, SVP  
5887 Copley Drive  
San Diego, CA 92111  
858-627-3673  
lklika@guildmortgage.net

**John Konyk**

Weiner Brodsky Kider PC  
Executive Director, Government Affairs  
1300 19th Street NW, 5th Floor  
Washington, DC 20036  
202-728-4471  
konyk@thewbkfirm.com

**Gregory Korn**

Merrimack Mortgage Company, LLC.  
VP—Chief Risk Officer  
1045 Elm Street, Suite 601  
Manchester, NH 03101  
603-606-3288  
gkorn@merrimackmortgage.com

**Matthew Kownacki**

American Financial Services  
Association  
Manager, State Research and Policy  
919 18th St NW, Suite 300  
Washington, DC 20006  
202-469-3181  
Mkownacki@afsamail.org

**Tim Lange**

CSBS  
Senior Director, Policy  
1129 20th St NW, 9th Floor  
Washington, DC 20036  
202-728-5734  
tlange@csbs.org

**Michael Larsen**

Idaho Department of Finance  
Bureau Chief  
800 Park Blvd., Suite 200  
Boise, ID 83712  
208-332-8000  
mlarsen@finance.idaho.gov

**John Lemaster**

Gateway Mortgage Group, LLC  
Compliance Examinations &  
System Manager  
244 S. Gateway Place  
Jenks, OK 74037  
918-526-5246  
John.Lemaster@gatewayloan.com

**Charles Lewis**

Texas Office of Consumer Credit  
Commissioner  
Financial Examiner  
2601 N. Lamar  
Austin, TX 78705  
512-936-7624  
huffman.lewis@occc.texas.gov

**Charles Lowery**

Ocwen Financial Corporation  
Director, State Regulatory Relations  
1101 Pennsylvania Ave, N.W.  
Suite 307  
Washington, DC 20004  
202-756-1081  
charles.lowery@ocwen.com



## ATTENDEES BY NAME

### Zachary Luck

Ohio Dept. of Commerce,  
Div. of Financial Institutions  
Deputy Superintendent for  
Consumer Finance  
77 S. High St., 21st Floor  
Columbus, OH 43215  
614.644.7517  
zachary.luck@com.ohio.gov

### Gabriela Macias

Arizona Department of Financial  
Institutions  
Division Manager  
2910 N 44th Street, Suite 310  
Phoenix, AZ 85018  
602 771-2839  
gmacias@azdfi.gov

### Kenneth Markison

Mortgage Bankers Association  
Vice President and Regulatory Counsel  
5th Floor, 1919 M Street, NW  
Washington, DC 20036  
202-557-2930  
kmarkison@mba.org

### Rebecca Marsh

CrossCountry Mortgage, Inc.  
Audit Manager  
6850 Miller Road  
Brecksville, OH 44141  
216-246-4533  
rebecca.marsh@myccmortgage.com

### Philip Mastin

United Shore Financial Services  
AVP, Director of Regulatory Affairs  
1414 E Maple Road  
Troy, MI 48083  
800-981-8898  
pmastin@unitedshore.com

### Angela Maynard

NC Office of the Commissioner of Banks  
Paralegal  
4309 Mail Service Center  
Raleigh, NC 27699-4309  
919-733-3016  
amaynard@nccob.gov

### Rory McCorkle

PSI Services  
Vice President, Certification Services  
305 Sequoia Dr  
Newtown, PA 18940  
717-575-5273  
rmccorkle@psionline.com

### Ellena Meier

Dept of Savings & Mortgage Lending  
Chief Mortgage Examiner  
2601 N Lamar Blvd, Suite 201  
Austin, TX 78705  
512-426-5765  
emeier@sml.texas.gov

### Matthew Mesmer

ISGN Solutions, Inc.  
Vice President, General Counsel and  
Chief Compliance Officer  
2330 Commerce Park Dr NE, Suite 2  
Palm Bay, FL 32905  
855-763-6350 ext 63334  
matthew.mesmer@isgnsolutions.com

### Jeffrey Midbo

United Shore Financial Services  
SVP, Deputy General Counsel, Chief  
Compliance Officer  
1414 E Maple Road  
Troy, MI 48083  
800-981-8898  
jmidbo@uwm.com

### Shirley Mitchell

Consumer Financial Protection Bureau  
Field Manager  
1700 G Street NW  
Washington, DC 20552  
202-450-0127  
Shirley.Mitchell@cfpb.gov

### Kimberly Morris

NewDay Financial  
Licensing Manager & Legal  
Regulatory Analyst  
8160 Maple Lawn Blvd  
Fulton, MD 20759  
877-423-1400  
Lnanan@newdayusa.com

### Robert Niemi

Baker Hostetler  
Senior Advisor  
6470 Ashdale Avenue, Unit A  
Columbus, OH 43230  
614-565-5901  
rniemi@bakerlaw.com

### Thomas Noto

Stearns Lending, LLC  
Chief Legal Officer, SMD  
4 Hutton Centre Drive, 10th Floor,  
Santa Ana  
Santa Ana, CA 92707  
657-269-4410  
TNoto@stearns.com

**Jill Orrison**

NC Office of the Commissioner of Banks  
Financial Examiner  
4309 Mail Service Center  
Raleigh, NC 27699-4309  
919-733-3016  
jorrison@nccob.gov

**Vickie Peck**

CSBS  
Senior Vice President, Operations  
1129 20th St NW, 9th Floor  
Washington, DC 20036  
202-728-5743  
vpeck@csbs.org

**Ken Perry**

The Knowledge Coop  
President/Founder  
14707 NE 13th Cir  
Camas, WA 98685  
360-936-3010  
ken@knowledgecoop.com

**Tara Pettersen**

CMG Financial  
VP, Risk Management  
3160 Crow Canyon Road, Suite 400  
San Ramon, CA 94583  
503-475-0675  
tpettersen@cmgfi.com

**Kevin Pezzani**

Union Home Mortgage  
Vice President—Risk  
8241 Dow Circle West  
Strongsville, OH 44136  
440-297-2210  
kpezzani@unionhomemortgage.com

**Mary Pfaff**

CSBS  
Senior Director, Policy  
1129 20th St NW, 9th Floor  
Washington, DC 20036  
202-728-574  
mpfaff@csbs.org

**Lisa Pizula**

Comergence  
Director of Client Solutions  
29510 Acero, 260  
Mission Viejo, CA 92691  
714-489-8860  
lisa@comergence.com

**Bill Poe**

Dept of Savings & Mortgage Lending  
Financial Examiner  
2601 N Lamar Blvd, Suite 201  
Austin, TX 78705  
512-475-1873  
bpoe@sml.texas.gov

**Michelle Price**

Digital Risk Mortgage Services, LLC  
Licensing Coordinator  
2301 Maitland Center Parkway,  
Suite 165  
Maitland, FL 32751  
407-215-2900 ext. 2407  
Michelle.Price@digitalrisk.com

**Jeffrey Prost**

Mayer Brown LLP  
Senior Regulatory Compliance Analyst  
1999 K Street, NW  
Washington, DC 20006  
202-263-3781  
jprost@mayerbrown.com

**Brian Raley**

KY DFI  
Deputy Commissioner  
1025 Capital Center Drive, Ste. 200  
Frankfort, KY 40601  
502-782-9042  
Brian.Raley@ky.gov

**Stacey Rayburn**

AmeriSave Mortgage Corporation  
Compliance Officer  
3525 Piedmont Rd, NE,  
8 Piedmont Center, Suite 600  
Atlanta, GA 30305  
404-424-0632  
srayburn@amerisave.com

**Jeremiah Regnier**

Gateway Mortgage Group, LLC  
Licensing & Compliance Manager  
244 S. Gateway Place  
Jenks, OK 74037  
918-526-5246  
Jeremiah.Regnier@gatewayloan.com

**Thomas Reinheimer**

Veritec  
CEO  
9428 Baymeadows Rd, Suite 630  
Jacksonville, FL 32256  
904-421-7239  
thomas.reinheimer@veritecs.com

**Paul Reynolds**

State of MT  
Non-Depository Examination Manager  
301 S Park  
helena, MT 59601  
406-841-2937  
preynolds@mt.gov

## ATTENDEES BY NAME

### Frank Riley

NFM Lending  
Lead Compliance Specialist  
505 Progress Drive, Ste. 100  
Linthicum, MD 21090  
443-451-3468  
friley@nfmlending.com

### Deborah Robertson

Land Home Financial Services, Inc.  
General Counsel/  
Chief Compliance Officer  
1355 Willow Way, Suite 250  
Concord, CA 94520  
925-765-3121  
deborah.robertson@lhfs.com

### Adraine Robinson

SC Board of Financial Institutions  
Review Examiner  
1205 Pendleton Street, Ste. 306  
Columbia, SC 29201  
803-734-2020  
adraine.robinson@bofi.sc.gov

### Senetra Rogers

Consumer Financial Protection Bureau  
Examiner  
1700 G Street NW  
Washington, DC 20552  
202-440-3321  
senetra.rogers@cfpb.gov

### Christopher Romano

Montana Division of Banking and  
Financial Institutions  
Non-Depository Bureau Chief  
301 South Park, Suite 316  
Helena, MT 59601  
406-841-2928  
cromano@mt.gov

### Amy Rose

Bradley  
1615 L Street, N.W., Suite 1350,  
Washington, DC 20036  
202-719-8264  
arose@bradley.com

### Andrea Rumohr

The Mortgage Licensing Group, Inc.  
Senior Licensing Manager  
310 S. Twin Oaks Valley Rd., #107-290  
San Marcos, CA 92078  
760-295-4040  
arumohr@mymortgagelicense.com

### Kathryn Ryan

Buckley Sandler LLP  
Partner  
1250 24th St., NW, Suite 700  
Washington, DC 20037  
202-346-8008  
kryan@buckleysandler.com

### Lea Sabean

State of New Hampshire  
Bank Examiner  
53 Regional Drive, Suite 200  
Concord, NH 03301  
603-271-3561  
lea.sabean@banking.nh.gov

### Megan Sauer

Dept of Financial Institutions  
Financial & Securities Examiner/  
Investigator  
2000 Schafer St Ste G  
Bismarck, ND 58501-1204  
701-328-9942  
mmsauer@nd.gov

### Mable Scarlett

Ocwen Financial Corporation  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
561-682-7308  
mable.scarlett@ocwen.com

### Bryan Schneider

Illinois Department of Financial &  
Professional Regulation  
Secretary  
100 W Randolph Street, 9th Floor  
Chicago, IL 60601  
312-590-3698  
bryan.schneider@illinois.gov

### Raeleen Schutte

State of New Hampshire Banking  
Department  
Director Consumer Credit Division  
53 Regional Drive, Suite 200,  
Concord, NH 03301  
603-271-3561  
raeleen.schutte@banking.nh.gov

### Ryan Seitz

Kansas Office of the State Bank  
Commissioner  
Regional Manager  
700 SW Jackson St., Suite 300  
Topeka, KS 66603  
785-296-2267  
seitzryan@gmail.com

**Cathy Sheehy**

State of Nevada, Division of  
Mortgage Lending  
Commissioner  
3300 West Sahara Avenue, Suite 285  
Las Vegas, NV 89102  
702-486-0789  
csheehy@mld.nv.gov

**Jill Showell**

Ocwen Financial Corporation  
1101 Pennsylvania Ave, N.W. Suite 60  
Washington, DC 20004  
202-973-2867  
jill.showell@ocwen.com

**Ben Slayton**

Alterra Group, LLC  
EVP, ERO, & CCO  
350 S. Rampart Blvd., Suite 310  
Las Vegas, NV 89145  
310-650-1086  
BSlayton@GoAlterra.Com

**Theresa Smith**

Paramount Residential Mortgage  
Group, Inc.  
Licensing Supervisor  
1265 Corona Pointe Court, Suite 301  
Corona, CA 92879  
951-547-6464  
tsmith@prmg.net

**Jonathan Sparks**

Digital Risk Mortgage Services, LLC  
Assistant General Counsel  
2301 Maitland Center Parkway,  
Suite 165  
Maitland, FL 32751  
407-215-2900 ext. 2407  
jsparks@digitalrisk.com

**Drew S'Renco**

Oklahoma Dept. of Consumer Credit  
Chief Examiner  
3613 N.W. 56th St, Ste 240  
Oklahoma City, OK 73112  
405-522-0292  
ds'renco@okdocc.ok.gov

**Michael Stallings**

Comergence  
Vice President  
29510 Acero, 260  
Mission Viejo, CA 92691  
714-489-8860  
michael@comergence.com

**Greg Steinhoff**

Veterans United Home Loans  
VP of Industry/Regulatory Relations  
1400 Veterans United Dr.  
Columbia, MO 65203  
573-876-2600  
gsteinhoff@vu.com

**Matthew Strang**

CrossCountry Mortgage, Inc.  
Corporate Compliance Manager  
6850 Miller Road  
Brecksville, OH 44141  
216-246-4533  
matthew.strang@myccmortgage.com

**Mark Susi**

State of Maine Bureau of Consumer  
Credit Protection  
Staff Attorney  
35 State House Station  
Augusta, ME 04333-0035  
207-624-8534  
mark.e.susi@maine.gov

**Kyle Thomas**

CSBS  
Vice President, Supervision &  
Accreditation  
1129 20th Street NW, 9th Floor  
Washington, DC 20036  
202-407-7131  
kthomas@csbs.org

**Christine Thompson**

S.C. Department of Consumer Affairs  
Staff Attorney  
2221 Devine Street, Suite 200  
Columbia, SC 29205  
803-734-4187  
cthompson@scconsumer.gov

**Carmen Tojeiro**

Universal American Mortgage  
Company, LLC  
VP, Licensing and State Examinations  
730 NW 107 Avenue, Suite 401  
Miami, FL 33172  
305-229-6604  
carmentojeiro@uamc.com

**Karen Tran**

PennyMac Loan Services, LLC  
6101 Condor Drive  
Moorpark, CA 93021  
805-330-4918  
karen.tran@pnmac.com

**Eric Turner**

DORA Division of Real Estate  
Deputy Director  
1560 Broadway, Suite 925  
Denver, CO 80202  
303-894-2424  
eric.turner@state.co.us

## ATTENDEES BY NAME

### **Roger Tutterow**

Kennesaw State University  
Professor of Economics  
MD 0403  
Kennesaw GA 30144  
470-578-3278  
rtuttero@kennesaw.edu

### **Stacey Valerio**

CT Department of Banking  
Counsel  
260 Constitution Plaza  
Hartford, CT 06103  
860-240-8141  
Stacey.Valerio@ct.gov

### **Loriann Ventura**

Stearns Lending, LLC  
VP, Regulatory Relations  
4 Hutton Centre Dr. ,10th Floor  
Santa Ana, CA 92707  
714-795-5536  
lventura@stearns.com

### **Barbara Voytek**

CrossCountry Mortgage, Inc.  
Chief Compliance & Audit Officer  
6850 Miller Road  
Brecksville, OH 44141  
216-246-4533  
barbara.voytek@myccmortgage.com

### **Nancy Walker**

State Corporation Commission  
Manager of Examinations  
1300 E Main Street Suite 800  
Richmond, VA 23219  
804-371-9701  
nancy.walker@scc.virginia.gov

### **Shaun Warren**

Ocwen Financial Corporation  
16675 Addison Road  
Addison, TX 75001  
214-874-2008  
shaun.warren@ocwen.com

### **Linda Watkins**

State Corporation Commission  
1300 East Main Street, Bureau of  
Financial Institutions  
Richmond, VA 23219  
804-371-9266  
linda.watkins@scc.virginia.gov

### **Mark Weigold**

State of Michigan  
Director  
530 W Allegan St, 7th Floor  
Lansing, MI 48933  
517-284-8613  
weigoldm@michigan.gov

### **Cary Whitaker**

Cornerstone Home Lending, Inc.  
Director of Regulatory Affairs  
1177 West Loop South, Ste. 200  
Denver, CO 77027  
713-212-3049  
cwhitaker@houseloan.com

### **LaTricia Williams**

Impac Mortgage Corp.  
Sr. Licensing Analyst  
19500 Jamboree Road  
Irvine, CA 92612  
949-475-6272  
lwilliams@impacmail.com

### **Jeremy Windham**

Alabama State Banking Dept  
Mortgage Licensing/Examinations  
Coordinator  
P.O. Box 4600  
Montgomery, AL 36103-4600  
334-242-3452  
jeremy.windham@banking.alabama.gov

### **Leigh Winn**

Pacific Union Financial, LLC  
Director, Compliance  
8900 Freeport Pkwy, Suite 150  
Irving, TX 75063  
972-827-4761  
Leigh.Winn@loanpacific.com

### **Lisa Wolfe**

loanDepot.com, LLC  
Compliance Officer  
26642 Towne Center Dr  
Foothill Ranch, CA 92610  
949-223-4853  
lwolfe@loandepot.com

### **Laura Zitting**

Primary Residential Mortgage, Inc.  
Compliance Manager  
1480 N. 2200 W.  
Salt Lake City, UT 84116  
801-596-8707  
lazitting@primeres.com



# Attendees by Affiliation

## **Academy Mortgage**

Michael Brumble

## **Accenture/Zenta Mortgage Services**

Therese Ainsworth

## **Access Interpreting**

Andrea Rehkopf

## **Alabama State Banking Department**

Scott Corscadden

## **Alterra Group, LLC**

Ben Slayton

## **American Advisors Group**

Kerry Schoonover

## **American Financial Services Association**

Stephanie Cook Thomas

Matthew Kownacki

## **Annaly Capital Management, Inc.**

Allison Rosenthal

## **Arizona Department of Financial Institutions**

Gabriela Macias

## **Baker Hostetler**

Robert Niemi

## **Ballard Spahr LLP**

John Socknat

## **Bank of America**

Lisa Martinez

## **Bay Equity**

Cindy Smith

## **Better Mortgage**

Paula Tuffin

## **Bradley Arant Boult Cumming, LLP**

Michelle Canter

Haydn Richards

## **Buckley Sandler LLP**

Sally Gorrin

## **Castle & Cooke Mortgage, LLC**

Jenifer Edwards

## **Colorado Division of Real Estate**

Eric Turner

## **Comerence**

Lisa Pizula

## **ComplianceEase**

Kyle Abrigo

Jonas Hoerler

## **Conference of State Bank Supervisors**

Michael Bray

Chuck Cross

Sharon Hughes

Richard Madison

Vickie Peck

Kyle Thomas

## **Connecticut Department of Banking**

Richard Cortes

Carmine Costa

Stacey Valerio

## **Consumer Financial Protection Bureau**

Allison Brown

Joseph Devlin

Calvin Hagins

Shirley Mitchell

Senetra Rogers

Ann Thompson

## **Cornerstone Home Lending, Inc.**

Cary Whitaker

**CrossCountry Mortgage, Inc.**

Rebecca Marsh  
Barbara Voytek

**Delaware Office of the State Bank  
Commissioner**

Corinne Warren

**Dentons US LLP**

Lisa Lanham

**Digital Risk Mortgage Services, LLC**

Michelle Price

**Ellie Mae**

Tom Winkelman

**Finance Of America**

Marc Ely

**Florida's Office of Financial  
Regulation**

Andrew Grosmaire

**Franzen and Salzano, P.C.**

Robert Clark

**Freddie Mac**

Robb Hagberg

**Gateway Mortgage Group, LLC**

Jeremiah Regnier

**Georgia Department of Banking  
and Finance**

Rod Carnes

Brad DeLettera

Felicia Faison-Holmes

**Goldman & Zwilling PLLC**

Carolyn Goldman

**Hancock Mortgage Partners, LLC**

Patricia D'Pulos

**Hawaii Division of Financial  
Institutions**

Alison Kiyotoki

**Idaho Department of Finance**

K.C. Schaler

**Illinois Department of Financial &  
Professional Regulation,  
Division of Banking**

Alan Anderson

**Indiana Department of  
Financial Institutions**

Aaron Sweet

**Iowa Division of Banking**

Randy Johnson

**Kansas Office of the  
State Bank Commissioner**

Mike Enzbrenner

Ryan Seitz

**Kennesaw State University**

Roger Tutterow

**Kentucky Department of  
Financial Institutions**

Pamela Fitzgerald

Brian Raley

**Land Home Financial Services, Inc.**

Deborah Robertson

**Lenders Compliance Group**

Alan Cicchetti

**LoanDepot.com, LLC**

Melissa Koupal

**LotsteinLegal/  
MortgageBanking.Law**

David Shirk

**Louisiana Office of  
Financial Institutions**

John Ducrest

Michelle Jeansonne

**Maine Bureau of Consumer  
Credit Protection**

Kristine Fournier

**Maryland Office of the  
Commissioner of  
Financial Regulation**

Clifford Charland

**Massachusetts Division of Banks**

Cindy Begin



**Mayer Brown LLP**

Dameian Buncum  
Stacey Stephen

**McGlinchey Stafford**

Jeffrey Barringer  
Jennifer Cacciatore  
Robert Savoie

**Michigan Department of Insurance  
and Financial Services**

Kirt Gundry

**Minnesota Department of Commerce**

Shannon Gilbertson

**Mississippi Dept of Banking and  
Consumer Finance**

Traci McCain

**Missouri Division of Finance**

Bart Walk

**Montana Division of Banking and  
Financial Institutions**

Paul Reynolds  
Chris Romano

**Mortgage Bankers Association**

William Kooper  
Scott Nowak

**Movement Mortgage**

Morgan Darr

**Nations Lending Corporation**

Mary Courtright  
Jeff Goshert

**Nebraska Department of Banking  
and Finance**

Scott Peter

**NewDay Financial**

May Khieu

**New Hampshire Banking  
Department**

Lea Sabean  
Raeleen Schutte

**New Mexico Financial  
Institutions Division**

Joe Cruz

**NFM Lending**

Frank Riley

**North Carolina Office of the  
Commissioner of Banks**

Annette Deffenbaugh  
Jill Orrison

**North Dakota Dept of Financial  
Institutions**

Megan Sauer

**NOVA Home Loans**

Kevin Villanes

**Ocwen Financial Corporation**

Susan Gates  
Marlyse McQuillen  
Jill Showell

**Ohio Dept. of Commerce,  
Div. of Financial Institutions**

Kenneth Haynie  
Zachary Luck  
Traci Washington

**Oklahoma Dept. of Consumer Credit**

Drew S'Renco

**OnCourse Learning**

Jeffrey Kelly

**OneMain/Springleaf**

Teresa Baer  
Blake Hanlon  
Phil Hitz

**Oregon Division of Financial  
Regulation**

Kirsten Anderson  
Jeffrey Keuter

**Paramount Residential Mortgage  
Group, Inc.**

Ronald Gapp

**PennyMac Loan Services, LLC**

Charlie Fields  
Karen Tran

**Pennsylvania Dept of Banking  
and Securities**

Christine Hodge

**Plaza Home Mortgage**

Tina Norfleet

**Primary Residential Mortgage**

Burton Embry

**PSI Services**

Rory McCorkle

**QuestSoft Corporation**

Leonard Ryan

**Quicken Loans**

Nicole Ehrbar

Wendell Robinson

**Royal United Mortgage LLC**

Andrew Hall

**RPM Mortgage**

Cassie Ellis

**South Carolina Board of  
Financial Institutions**

Carl Jeffcoat

**Starkey Mortgage**

Robin Bonnell

**Stearns Lending, LLC**

Jennifer Pendleton

**Summit Mortgage Corporation**

Larry Henson

**Texas Department of Savings &  
Mortgage Lending**

Caroline Jones

Ellena Meier

**The Compliance Group, Inc.**

Kristopher Allred

**The Knowledge Coop**

Ken Perry

**The Mortgage Licensing Group, Inc.**

Hayley Moon

**Union Home Mortgage**

Kyle Moseman

Kevin Pezzani

Lyndy Sandford

**United Shore Financial Services**

Jeffrey Midbo

**Universal American Mortgage  
Company, LLC**

Jennifer Silva

**Utah Department of Financial  
Institutions**

Mark Fagergren

Eva Rees

**Veritec**

Thomas Reinheimer

**Veterans United Home Loans**

Priscilla Conrow

**Virginia State Corporation  
Commission**

DeMarion Johnston

Joyce Tinsley

Nancy Walker

**Washington State Department of  
Financial Institutions**

Maureen Camp

Charles Clark

Alan Leingang

**Weichert Financial Services**

William Metalsky

**Weiner Brodsky Kider PC**

Eric Duncan

Jack Konyk

John Konyk

**West Virginia Division of  
Financial Institutions**

Glen Harvey

**Wisconsin Department of  
Financial Institutions**

Kaitlyn Benson

**Wyoming Division of Banking**

Albert Forkner

**Zillow Group**

Steven Bidwell

# Distinguished Service Awards

<b>2016</b>	<b>TAMPA, FL</b> State: Rich St. Onge, WA	<b>2003</b>	<b>SAN DIEGO, CA</b> Industry: John Kromer, Buckley Kolar State: Susan Hancock, VA Nancy Walker, VA
<b>2015</b>	<b>NEW ORLEANS, LA</b> State: Rich Cortes, CT	<b>2002</b>	<b>CHICAGO, IL</b> Industry: Robert Lotstein, Lotstein Buckman State: Sue Toth, NJ
<b>2014</b>	<b>SEATTLE, WA</b> State: Kirsten Anderson, OR Cindy Begin, MA	<b>2001</b>	<b>SAN ANTONIO, TX</b> Industry: Teresa Bryce, Nexstar Financial Corporation State: Chuck Cross, WA
<b>2013</b>	<b>DENVER, CO</b> State: Charlie Fields, NC	<b>2000</b>	<b>SEATTLE, WA</b> Industry: Gus Avrakotos, Kirkpatrick & Lockhart LLP State: Mark Thomson, WA
<b>2012</b>	<b>BOSTON, MA</b> State: Anne Balcer Norton, MD	<b>1999</b>	<b>BALTIMORE, MD</b> Industry: Carol Smith, Countrywide Home Loans, Inc. State: Jack Schaeffer, IL Federal Gov't: Carole Reynolds, FTC Staff: Jackie Henson and Charlene Petty
<b>2011</b>	<b>SAN FRANCISCO, CA</b> State: Deborah Bortner, WA	<b>1998</b>	<b>DENVER, CO</b> Industry: Howard Newman, Lamb & Barnosky, LLP/ Janice Walls, MBAA State: Dan Muccia, NY / Millie Freel-Mackin, NY / Murray Brown, MI
<b>2010</b>	<b>ST. LOUIS, MO</b> State: David Bleicken, PA	<b>1997</b>	<b>ORLANDO, FL</b> Industry: Bob Levy, Mortgage Bankers Assn. of NJ/ Mary Pfaff, Freddie Mac/ Lee Negroni, Buckley Kolar State: Joe Face, VA/Jack Seymour, IL/Carol Kirby, DE/Bob McCormack, NY
<b>2009</b>	<b>SAVANNAH, GA</b> State: Leslie Pettijohn, TX/ John Prendergast, MA		
<b>2008</b>	<b>MINNEAPOLIS, MN</b> Industry: Bill Warren, Empire Equity Group State: Gavin Gee, ID Massachusetts Division of Banks and Loan Agencies North Carolina Office of the Commissioner of Banks		
<b>2007</b>	<b>SALT LAKE CITY, UT</b> State: Stephanie Beane, WV David McLaughlin, State of GA Dept. of Law		
<b>2006</b>	<b>PHILADELPHIA, PA</b> Industry: Claire McDonald, PHH Mortgage State: Heidi White, MI		
<b>2005</b>	<b>PORTLAND, OR</b> Industry: John Konyk, National City Corporation State: Kenneth Bielemeier, NY		
<b>2004</b>	<b>WASHINGTON, DC</b> Industry: William Steward, HSBC State: Bobby Brian, LA George Kinsel, MD		

## Examiner-In-Charge (EIC) Awards

<b>2016....Annette Deffenbaugh...NC</b>
<b>2015....Richard Childers.....FL</b>
<b>2014....Kevin Beeman.....WA</b>
<b>2013....Rich Cortes.....CT</b>



# AARMR Through the Years

**YEAR**                      **PRESIDENT**                      **ANNUAL MEETING**  
**2016–2017**    **Tony Florence (TX)**    **San Antonio, TX (290 attendees)**

- Fall Training School: Financial Analysis for Examiners (11/16)
- Spring Training School: Risk Identification and Communication in the Examination Process (4/17)
- Three state mortgage regulatory agencies receive CSBS/AARMR Accreditation
- Two state mortgage regulatory agencies are re-accredited by AARMR/CSBS Accreditation
- Continued participation in the SCC
- All-states weekly conference call

**2015–2016**    **Rod Carnes (GA)**                      **Tampa, FL (318 attendees)**

- AARMR Fall Training School: TILA/RESPA Disclosures Review (10/15).
- 4 state mortgage regulatory agencies receive CSBS/AARMR Accreditation bringing the total to 21.
- Two state mortgage regulatory agencies receive CSBS/AARMR Re-Accreditation.
- Provided Information and Comments to the United States Government Accountability Office on Non-Bank Mortgage Servicers.
- AARMR Spring Training School: Building Effective Regulatory Actions and Enforcement Cases: From Inception from Resolution (4/16).
- Continued participation on the State Coordinating Committee, which facilitates State-CFPB Coordinated Examinations.
- Provided Scholarships for SPOC/EIC Training.
- Updated Mortgage Loan Brochure in conjunction with AFSA.
- AARMR website redesign.
- AARMR continues to host All States Call to facilitate better communication between state regulators.

**2014–2015**    **Rod Carnes (GA)**                      **New Orleans, LA (276 attendees)**

- AARMR/CSBS Fall Training School: IT Examination I (11/14)
- Four state mortgage regulatory agencies receive CSBS/AARMR Accreditation bringing the total to 19
- Two state mortgage regulatory agencies receive CSBS/AARMR Re-Accreditation
- CSBS/AARMR issues Proposed Regulatory Prudential Standards for Non-bank Mortgage Servicers
- AARMR/CSBS Spring Training School: CFPB Combined TILA/RESPA Disclosures (4/15)
- Continued participation on the State Coordinating Committee, which facilitates State-CFPB Coordinated Examinations
- AARMR provided public support for H.R. 2643, the State Licensing Efficiency Act of 2015

### **2013–2014 Cindy Begin (MA) Seattle, WA (288 attendees)**

- AARMR/CSBS Webinar on Mortgage Accreditation Process (11/13)
- AARMR/CSBS Fall Training School, “Federal Mortgage Rules Updates & Compliance” (11/13)
- Two state mortgage regulatory agencies receive CSBS/AARMR Accreditation bringing total to 14 (2014)
- State Coordinating Committee organized to facilitate State-CFPB Supervisory Coordination (1/14)
- Ohio Deputy Superintendent and AARMR Board member Bob Niemi named NMLS Ombudsman (2/14)
- AARMR/CSBS Spring Training School on CFPB New Mortgage Rules (4/14)

### **2012–2013 Cindy Begin (MA) Denver, CO (270 attendees)**

- AARMR/CSBS Examiner Fall Training School/MMC Focus (10/12)
- AARMR Sponsored Webinar on FinCen AML Rule for Mortgage Lenders/Originators (11/12)
- CSBS/AARMR Online Examiner I Training School Released (1/13)
- Joint CSBS/AARMR Comment Letter issued in Support of CFPB Mortgage Servicing Transfer Bulletin (2/13)
- NMLS Uniform State MLO Test Component available with initial adoption by 20 states (4/13)
- AARMR/CSBS Advanced Examiner Spring Training School (4/13)
- Supervisory framework developed between state regulators and CFPB in support of State-Federal coordination (5/13)

### **2011–2012 Darin Domingue (LA) Boston, MA (252 attendees)**

- Comment letters issued to CFPB: AARMR/CSBS, Re: Larger Participant Regulations (8/11 & 4/12); AARMR/CSBS/ACSSS/ NACCA/MTRA, Re: State Official Notification Rules (9/11)
- AARMR/NACCA Joint Examiner Training School (10/11)
- AARMR & CSBS release Loan Officer Compensation Guidelines (10/11)
- MMC releases SAFE Act Examination Guidelines (2/12)
- NMLS expanded to include other non-depository industries (4/12)
- Two state departments receive CSBS/AARMR accreditation
- MMC implements Limited Scope Examination procedures and begins conducting Limited Scope Multistate Electronic Examinations

### **2010–2011 Darin Domingue (LA) San Francisco, CA (203 attendees)**

- Four states earn AARMR/CSBS mortgage accreditation
- All fifty states now utilizing the NMLS for mortgage licensing (10/10)
- Fraud Training School (10/10)
- Three joint comment letters issued to FRB: AARMR/CSBS (9/10), on proposed changes to Regulation C which implements HMDA; AARMR/CSBS/ACSSS (12/10), on Regulation Z changes; and AARMR/CSBS (2/11), on proposed Anti Money Laundering and Suspicious Activity reporting to be required by residential mortgage lenders and originators
- Along with CSBS, NACCA, NACARA & MTRA, AARMR signed onto an informationsharing agreement with the CFPB. To date 34 states and Puerto Rico have also signed the MOU
- Launch of the NMLS Call Report (5/11)
- Advanced Training School on Servicing & Reverse Mortgages (5/11)
- Webinar on ComplianceEase’s RegulatorConnect and ComplianceAnalyzer (7/11)
- MMC publishes Mortgage Examination Manual (7/11)

### **2009–2010 Mark Pearce (NC) Saint Louis, MO (151 attendees)**

- Joint Training School with NACCA, Memphis, TN (5/10)
- Webinar on Credit Scoring (7/10)
- All States enact SAFE Act legislation and join Nationwide Mortgage Licensing System & Registry
- Chaired State Financial Regulators Roundtable during debate of major financial reform legislation
- Successful advocacy for federal financial reform supporting State-Federal partnership in non-bank mortgage regulation
- Comment letters on proposed ruling to HUD on SAFE Act and to Federal Reserve on Truth-in-Lending Act
- Multistate Mortgage Committee issued report to regulators, conducted examinations of large mortgage lenders, developed standard examination manual & protocol for electronic data submission
- Held first AARMR educational webinar

### **2008–2009 David Bleicken (PA) Savannah, GA (172 attendees)**

- States pass SAFE Act legislation
- Multi-State Mortgage Committee launched
- Taylor, Bean & Whitaker settlement reached
- Filed brief with Supreme Court in Cuomo case
- Filed comments on ability to repay standard with House Financial Services Committee
- Ability to repay pilot examinations launched
- Joint accreditation of mortgage regulators & CSBS
- Consumer Advisory Committee successfully formed and launched on time and on budget
- Fraud & Investigations School (11/08)
- Advanced Examiner School (4/09)

### **2007–2008 David Bleicken (PA) Minneapolis, MN (168 attendees)**

- NMLS successfully launched on time and on budget
- Coordinated pilot exam project with Federal Reserve and Office of Thrift Supervision
- Ability to repay exam procedures drafted
- Developed automated examination tool
- Federal legislation including NMLS language passes
- Launched Nationwide Agreement and Protocol for Multi-State Examinations
- Advanced Examiner Training School (11/07)
- Basic Examiner Training School (4/08)
- Licensing School (6/08)

### **2006–2007 George Kinsel (MD) Salt Lake City, UT (186 attendees)**

- AARMR/CSBS Nationwide Licensing System named in legislation introduced by Bachus, Gilmor & Pryce
- AARMR/CSBS Non-Traditional Mortgage Guidance
- AARMR/CSBS Subprime Mortgage Statement
- AARMR/CSBS Mortgage Examination Guidance
- Fraud Training School (10/06)
- Basic Examiner Training School (3/07)
- Weekly “Regulators Only” conference calls launch

**2005–2006 George Kinsel (MD) Philadelphia, PA (180 attendees)**

- Examiner Training School (04/06)
- Fraud Training School (10/04)
- Participation in State Financial Regulator Roundtable
- AARMR/CSBS Uniform Application Database Initiative

**2004–2005 Chuck Cross (WA) Portland, OR (176 attendees)**

- Examiner Training School (04/05)
- Fraud Training School (11/04)
- Participation in State Financial Regulator Roundtable
- Comment Letter to the OTS
- Comment Letter on Ney-Kanjorski Bill

**2003–2004 Bob Tedcastle (FL) Washington, DC (158 attendees)**

- AARMR & FTC Unfair & Deceptive Subprime Lending Law Enforcement Summit (10/03)
- Fraud Examiner Training School (11/03)
- Fundamentals of Mortgage Banking Training School (4/03)
- Federal Regulatory Update Training School (4/03)
- Participation in four State Financial Regulator Roundtable (SFRR) meetings

**2002–2003 Bob Tedcastle (FL) San Diego (135 attendees)**

- Advanced Federal Regulations Update Training School (11/02)
- Mortgage Fraud Task Force Symposium (11/02)
- AARMR & FTC Unfair and Deceptive Subprime Lending Law Enforcement Summit (5/03)
- Comment Letter to Office of the Comptroller of the Currency (OCC) on Preemption (10/03)

**2001–2002 Ann Gaultney (MI) Chicago, IL (128 attendees)**

- Mortgage Fraud Training School/Licensing Forum (4/02; 105 attendees)
- Mortgage Banking Examiner Training School (11/01; 67 attendees)
- Submitted Letter to OTS (9/01 & 6/02)

**2000–2001 Susan Hancock (VA) San Antonio, TX (132 attendees)**

- Mortgage Regulator Fraud School (3/01; 95 attendees)
- Advanced Training School (11/00; 88 attendees)
- Developed a Consumer Education brochure
- Created new Committees: Joint Exam (now known as Regulatory Exam), Fraud Task Force (now known as Mortgage Fraud) and Model Forms
- Hosted the 4/18/01 and 8/29/01 State Financial Regulators Roundtable (SFRR) Meetings
- Submitted Comment Letter to the OTS on the AMTPA (3/01)
- Web site enhancements

**1999–2000 Susan Toth (NJ) Seattle, WA (122 attendees)**

- Mortgage Banking Examiner Training/Licensing Forum (5/00; 117 attendees)
- Advanced Examiner Training School (11/99)
- Completion of the Model Compendium of Mtge. Laws
- Transition to new management firm
- Reinstitution of Quarterly newsletters
- Reinstitution of Members directory
- Web site enhancements

# SAVE THE DATES

## Fall Training School

October 3–4, 2017  
Sheraton Inner Harbor  
Baltimore, MD

# BALTIMORE BOSTON



American  
Association of  
Residential  
Mortgage  
Regulators

## AARMR 29<sup>th</sup> Annual Regulatory Conference

July 31–August 2, 2018  
Boston Park Plaza Hotel  
Boston, MA