

MORTGAGE

# WOMEN

September 2015

Volume 1, Issue 1

MAGAZINE



**WOMEN AT THE HELM  
OF TOP MORTGAGE COMPANIES**

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## Diane Kreyer

Senior Developer at ComplianceTech

Diane is the developer of ComplianceTech's Fair Lending Magic™. A systems specialist with many years of experience in database systems analysis, design, and development on a wide variety of computer platforms. Diane uses her extensive systems analysis experience to work with clients, evaluate alternatives, implement appropriate modifications, and provide ongoing technical support.



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# Doc**Magic**★



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## OUR MISSION

The mission of this publication is to empower women professionals working in the mortgage industry. The publication is to provide education and knowledge to give each professional woman key tools to achieve their highest potential possible and to enable them to take advantage of the opportunities before them. Through the magazine's networking and connection from readership each woman has the opportunity to be inspired and extend that through mentorship-furthering achievements to the highest level positions possible in the mortgage industry.

## SUBSCRIPTIONS

This publication is for the benefit of professional women in the mortgage industry, including those professional mortgage women who own and/or who are employed by the vendors who support the mortgage industry, and all professional mortgage women in the mortgage divisions of the State- and Federally-chartered banks and credit unions. If you do not currently receive *Mortgage WOMEN Magazine*, please go to [www.MORTGAGEWOMENMagazine.com](http://www.MORTGAGEWOMENMagazine.com) and subscribe.

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To submit an article for consideration in *Mortgage WOMEN Magazine*, please send an email to [ARTICLES@MortgageWOMENMagazine.com](mailto:ARTICLES@MortgageWOMENMagazine.com). We are interested in original writings relevant to the mortgage industry as it relates to Legal, Regulatory Compliance, Risk Management, and Quality Assurance issues. If you have a comment or question about an article or editorial published in *Mortgage WOMEN Magazine*, or if you have a suggestion for a topic you would like to see featured in a future issue, please send an email to [ARTICLES@MortgageWOMENMagazine.com](mailto:ARTICLES@MortgageWOMENMagazine.com).

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**David Hoierman  
(214) 708-2344**



# DigitalRisk<sup>®</sup>

Making Mortgages Safe

Digital Risk would like to congratulate Mortgage Women's Magazine on this inaugural issue.

With 60% of our workforce comprised of women, Digital Risk knows well the substantial impact businesswomen can have on their companies and on the industry as a whole. We are proud to support this effort.



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## FROM THE EDITOR



Welcome to the inaugural issue of *Mortgage WOMEN Magazine!*

I am beyond honored to serve this publication as its Managing Editor and hope that during my tenure a spark will ignite in each of you. Our publication is geared to anyone who wants to succeed a little more, to live a little better, and embrace the camaraderie of being a "Mortgage Woman." You'll find this publication a fantastic resource because You are the one designing it's content.

Whether you are the novice professional who has just joined us in this industry or the "wise sage" that can pass their knowledge and experience to the next generation, you have found a great place to share ideas and connect.

Women are the backbone of the mortgage industry and are crucial to its success. We've designed this space to be YOUR place to network, learn, mentor, be mentored, and share ideas that will further the presence and visibility of women in the mortgage industry and assist more of you to rise to your greatest level of desire. It is your magazine so I am going to count on you to fill us with ideas and suggestions for what you would like to see. Seasoned authors or budding authors are welcome to submit articles, as great content is always welcomed. My email is always open, so I'm counting on you to fill it with inspiration!

As many of you know, the Consumer Financial Protection Bureau (CFPB) has been instrumental in adjusting the way that we do business as mortgage lenders. One of the most recent divisions created at the CFPB is the Office of Minority and Women Inclusion. This division is responsible for directing the inclusion efforts policies and standards in companies regulated by the CFPB. Mortgage lenders are making great strides to be more diverse; but we still have a long way to go. The CFPB will be monitoring all of our companies to assess our diversity policies and practices for our employees and the contractors we use. This means our corporate strategies and planning will likely change.

We decided to kick off our inaugural issue by profiling some of the top women in our industry who have blazed the trail as founders, presidents and CEO's of their companies. I hope you are inspired as much as I was to read about their struggles, successes, and the real life issues of maintaining a work/life balance! You'll also see some "Good Reads" that will guide you even further as you walk toward your goals. And speaking of good reads, check out our feature, "We "Asked 3 Wise Women...How They Would Handle It," and they offered some great advice on tough issues many mortgage women face!

So, join us on this adventure, and let's make some noise!

Tammy Butler  
 Master CMB, Managing Editor  
 TButler@MortgageWomenMagazine.com

*Mortgage WOMEN Magazine* welcomes your feedback. If you have comments, questions, criticisms, praise, or information to share with us and our readers, please write us at [info@Twelve11Media.Com](mailto:info@Twelve11Media.Com).



## 10 Leading Ladies in Mortgage Lending

To launch *Mortgage WOMEN Magazine's* efforts to empower, inspire, encourage, and teach mortgage women, we've selected a 'baker's dozen' of the women who own and lead prominent U.S. mortgage companies for our feature.

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radius financial group, inc.

## 38 MWM'S RECOMMENDED GOOD READS WOMEN BREAKING BARRIERS!

Inspiration comes from many places and one of those places is a great book. In this month's "Good Reads," we've assembled some of the top leading ladies in the corporate world. Each of them provides unique inspiration and real world techniques to help you thrive! We hope you enjoy their stories as much as we have.

## 40 "HOW WOULD THEY HANDLE IT?"

To jump start our inaugural issue, we asked three successful working women how they handled issues that many of us face frequently. We all know that life as a working Mom can get a little tough sometimes, and trying to achieve that work/life balance takes some finesse. So we asked three wise, successful, and bright ladies to tell us, "How I Handled It!"

# YOU'RE NOT THE ONLY WOMAN WHO THINKS IT'S LONELY AT THE TOP.

Created for women-led multi-million dollar companies, the Women Presidents' Organization is an exclusive opportunity for accomplished women presidents and CEOs to connect with one another to increase their professional success.

WPO members serve as an informal board of directors sharing resources, expertise and insights. By providing a highly individualized confidential environment, diverse female entrepreneurs collaborate to tackle a wide range of challenges – from strategy to financial to communication – head-on.

Membership in WPO is a badge of accomplishment for women who have taken their place among the upper echelon of the business world. Prospective members must have an ownership interest in their business, and their business must gross at least \$2 million in annual revenue (\$1 million for service-based companies).

To learn more about membership opportunities, please contact Bari Ray, Membership Coordinator, at [bari@womenpresidentsorg.com](mailto:bari@womenpresidentsorg.com) or call (212)-688-4114.

Women Presidents' Organization  
Reaching farther. Together.



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ORGANIZATION®**

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The voice of women  
just got a whole  
lot louder.


Congratulations to Tammy Butler on her appointment to Managing Editor of *Mortgage WOMEN Magazine*.

Tammy has become the face of compliance and Fair Lending for Optimal Blue. In addition, she will now lend her expertise to advocate women in the mortgage industry. Her reputation is impeccable. Her impact, unquestionable.

Go Tammy!



# LEADING LADIES IN MORTGAGE LENDING



“Women are leaders everywhere you look, from a CEO to a housewife that holds together a home. Our country was built by women who stand alone.”

Denise Clark,  
Leadership Summit  
for Women

**W**e couldn't agree more; however, we also believe the financial industry, and, specifically, the mortgage industry, is decades behind other industries as it relates to representation and equality in the ranks of women in leadership roles. We're dedicated to changing that.

To launch *Mortgage WOMEN Magazine's* efforts to empower, inspire, encourage, and teach mortgage women, we've selected a 'baker's dozen' of the women who own and lead prominent U.S. mortgage companies for our feature. These 13 accomplished women represent a broad diversity of credentials, experiences, and backgrounds; however, they share many qualities such as a dedication to the success of their companies, facilitating the "American dream" for their customers, and providing robust support to their employees. They value perseverance, work-life balance, and managing the challenges of today's mortgage business without losing sleep!

Some U.S. companies have made it a priority to foster a balance of gender diversity in roles at all levels; however, there appears to be a chronic deficit of women in top decision-making positions and company ownership across the financial industry. When Janet Yellen was confirmed as the first woman to run the U.S. Federal Reserve, *Forbes Brand Voice* observed in April 2014 that, in spite of it, "the financial industry suffers from a shortage of female executives."

The lack of opportunities for women in the financial industry is not only bad for women who desire leadership roles, but for companies, too. In a study of boardroom diversity, the research showed that there is a very clear relationship between organizations with strong financial performance, a higher percentage of women in executive leadership teams, and a high-performance culture (PA Consulting, 2013). *Forbes Magazine* reported in August 2014 that companies do better with women leaders.

The lack of opportunities is further compounded by a lack of visibility for companies that are women-owned and women-run. *Womenable*, an organization dedicated to improving the environment for women-owned businesses worldwide, relates in its 2015 *State of Women-Owned Businesses* report that women are majority owners of nearly one-in-three U.S. firms and:

- The number of women-owned firms in the U.S. continues to climb and is now estimated to have surpassed 9.4 million enterprises – 30% of all businesses in the country;
- The revenue generated by these enterprises is now estimated to stand at nearly \$1.5 trillion and has increased by 79% since 1997; and
- Women-owned firms now employ over 7.9 million workers (excluding owners), providing one-in-seven jobs among privately-owned businesses.

The report further shows that the number of women-owned firms is increasing at a rate 1-1/2 times the national average; however, the proportion of women-owned firms in the Finance and Insurance industry sector trail nearly all others at 2.1%. The highest sector is Health Care and Social Assistance at 16.8% and the lowest is Wholesale Trade at 1.6%.

The 13 mortgage women featured this month are indicative of the rise of women-owned and women-run U.S. businesses. They represent just the tip of the iceberg, though, of women employed in all areas of the mortgage banking industry from loan origination to closing and beyond in all integral roles. They are laboring each day to break the glass ceilings, to shape the culture within their companies, and to take their rightfully-earned places in industry leadership.

# Brooke Anderson-Tompkins

President  
1st Priority Mortgage, Inc.



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

Making a difference is a driver for me on a personal level, for my family; on a professional level, for this organization as well. I value the opportunity to demonstrate the entrepreneurial spirit of the mortgage industry to our daughter as an example. Beyond that, I want her to understand the vision of the American dream is real and not just something that people talk about, but a real and beneficial part of her life, her future, and the future of her generation. That's important to me.

**What are the three things you think about if you awaken at 3 a.m.?**

Lucky for me, I generally sleep well, but, if I awaken at 3 a.m., my 'to do' list is probably the cause. My thoughts gravitate to new or imminent issues that require my attention and likely reorganizing and prioritizing the things I need to address. We all have the gift of 24 hours, and I attempt to design ways to make the best use of that time, whether it would be for work or for my family.

**What was your first job, and, what was your first job in financial services if that is different?**

My first job outside of college was as a mortgage loan processor for a local mortgage brokerage company. A few years later, I was offered a buyout of that organization and that's how I got my start in the entrepreneurial component of the industry.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I am extraordinarily fortunate for the people that have touched my world. Some have been industry members and others have been a part of my personal life. They are all individuals who were willing to share their knowledge and experience and offer guidance along the way. Opening a company when I was in my early twenties, I benefitted greatly from their generosity to share what they had learned. They made a difference; to me personally and to my organization.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

More than twenty years ago, I was very fortunate to meet a person that became not only a mentor, but a friend. This individual both teaches and lives the art of leadership. To this day, he continues to help me and our team execute what is needed to be the best that we can be. We may face challenges, but what is important is to identify a solution and create a strategy to overcome the challenge before us.

**What three character traits do you consider your strongest suits?**

Integrity, passion, and perseverance. Our #1 family motto is: We never give up. We always find a way.

**Date of Current Position:**

August 2007

**Professional Track:**

Mortgage Loan Processor, Webb Financial Services  
 Anderson Funding Ltd, Anderson Commercial Ltd, &  
 Square One Title Agency, Inc.- Owner  
 1st Priority Mortgage, Inc. - President

**Education:**

AAS Paralegal Studies- Hilbert College, 1986  
 University at Buffalo-  
 Center for Entrepreneurial Leadership, 1998

**Organizations & Honors:**

Community Mortgage Lenders of America (CMLA)-  
 Vice Chair, Chair (as of 9/2015)  
 LendersOne Advisory Board (2015- current)  
 Kings Center Charter School- Trustee (2003- current)  
 Hilbert College- Trustee (2003-2012)  
 NYS Board of Public Accountancy-  
 Public Member (2002-2012)  
 NYS Board of Public Accountancy-  
 Quality Review Oversight Committee (2012)  
 Commission on Independent Colleges & Universities  
 (CICU): Alumni Hall Distinction (2004)  
 40 Under 40 (2002)

**Company Profile:**

1st Priority Mortgage, Inc. HQ  
 6000 Sheridan Drive  
 Williamsville, NY 14221  
<http://1stprioritymortgage.com/>

**Types of Services:**

Residential Mortgages

**Product Line:**

Conventional & Government Mortgage Loans

**Number of Employees:** 82

**2015 Expected Volume:** \$375 million

# Patricia Arvielo

President  
New American Funding



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

I have remained motivated by this business for 34 years. The mortgage industry is ever-evolving. I still originate my own book every month, and I'm still very connected to the street and to consumers. There really isn't anything more exciting than building that story of credit and homeownership for every borrower that I touch. I still look at the photos on the appraisals of the home the consumers are buying, even after 34 years. I feel that connection. I'm particularly connected to the homeownership quest for Hispanic families. My employees, each with a different story, are important to me. Retention in the company and their needs are like taking care of a family.

**What are the three things you think about if you awaken at 3 a.m.?**

I sleep through everything, and, it's an ongoing joke in our family. If I do wake up at 3 a.m., the first thing I think about is my family – my parents, my children. Then I think, "I've got to get back to sleep!" There are a million things to worry about, but, I make it a practice to put my phone down in the late evening, quiet my mind, and try to get a good night's sleep. I think that is beneficial for me.

**What was your first job, and, what was your first job in financial services if that is different?**

My first real job was selling wicker at 6 a.m. at the swap meet on weekends for \$25 a day. I also cleaned real estate offices at night with my Mother. She was a maid, and the real estate agent that sold us our first home liked my Mother so much, she got her a job cleaning all of the real estate offices operated by that chain in the area. My sister and I would go after school and in the evening to help my Mother clean those offices. We were not paid for that; it was just to help my Mother. I cleaned the offices of realtors who I know

today, which is sort of funny! My first job that sparked interest in the mortgage business was when I worked for TransUnion Credit in the data input department. We would prepare mortgage credit reports, and I would build conversations with the loan processors calling in for the status of reports. I'd ask them, "Why do you need these reports?" When I learned what they did and what they were paid, I started to look for those jobs, and I did get a job as a mortgage setup processor.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I have found that my need for mentoring has changed as I age. My mentors, those who I have watched and followed, have changed as my experience in the industry has grown. I watch for people who are successful, those who I admire, and companies that are doing better than we are. My current mentor is with a competitor. She is an extraordinary leader, often taking her advocacy for our industry to Washington, D.C.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

It may sound cliché, but, it is really my husband. He helped me look at myself and recognize the value of my accomplishments. At this point, the company is the largest woman-owned, minority-owned mortgage company in the Nation. He helped me see that, while I was working with my head down, I had built this company. He encouraged me to look at myself and recognize the value I have to offer other women. The result is a commitment to building women up within the mortgage industry, not just on the operations side, but ownership and executive management.

**What three character traits do you consider your strongest suits?**

Humility, determination, and honesty.

**Date of Current Position:**  
2003

**Professional Track:**  
34 years of experience in mortgage lending with positions as a Processor, Underwriter, and Top Originator  
President – New American Funding  
Multiple Roles – New American Financial  
Multiple Roles – CountryWide Mortgage Company  
Multiple Roles – TransUnion, LLC

**Education:**  
DE Underwriter and VA LAPP Certifications

**Organizations & Honors:**  
Numerous high level awards for her leadership role in real estate and mortgage lending, including:

- 2014 Recognized as one of Housing Wire's 2014 Influential Women
- 2014 Mortgage Executive Magazine's 100 Most Influential Mortgage Executives
- 2014 Mortgage Professional of America Hot 100
- 2014 Latino American Who's Who Top 100
- 2014 Entrepreneur Leader of the Year by the National Latina Business Women Association - Los Angeles
- 2015 Orange County Business Journal Excellence in Entrepreneurship

**Company Profile:**

New American Funding  
14511 Myford Road, Suite 100  
Tustin, CA

<http://www.newamericanfunding.com/>

**Types of Services:**  
Mortgage Lending

**Product Line:**  
Conventional, FHA, HARP, VA,  
Reverse Mortgage and Jumbo

**Number of Employees:** 1600

**2014 Business Volume:** \$5.5 billion

# Jan Fitzer

President  
Alerus Mortgage



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

The constant changes in this industry can sometimes be overwhelming, but a top notch support system and methodology keeps us on track. I am truly blessed to work for such an amazing organization with such dedicated people. They are my inspiration. I also love what I do – from managing to origination.

**What are the three things you think about if you awaken at 3 a.m.?**

How can I be relevant each day? To make a difference, not just show up. Am I doing everything I can to make our business a success? I can't believe my son is going to college. That's not work-related, but it's keeping me up right now!

**What was your first job, and, what was your first job in financial services if that is different?**

My first job was in the fast food industry, and my first job in the mortgage industry was as a receptionist for Investors Mortgage in 1989. I then advanced progressively to be a processing assistant, a processor, originator, and manager.



**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I've had many mentors – there have been positive and negative things I've learned from the people I've worked with. I am thankful for all opportunities – you need to have reality hit you in the face hard a few times to know exactly what matters in life, personally and professionally.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

This is a hard one. Since my recent promotion I've learned really how many wonderful supporters I have, and I want to learn from all of them. I hold them in the highest regards. The Vice President of Alerus Mortgage Kim Onnen, our closing Vice President Kim Kaus, and our Controller Nancy Johnson, to name a few – without them, I couldn't and wouldn't do this job. I am also supported by all the upper management at Alerus, and I'm truly grateful for their support.

**What three character traits do you consider your strongest suits?**

Pace – my speed keeps me ahead of the competition.

Determination and drive – I spent many years as a long distance runner, completing five marathons. These experiences helped me develop physical and mental strength.

Dependability and certainty - I'll deliver what I promise.

**Date of Current Position:**  
 May 2015

**Professional Track:**  
 Managing Director, Alerus Mortgage  
 Loan Origination

**Organizations & Honors:**  
 Named 'One of the Best in Real Estate/Mortgage' by peers in 2015

Girls on the Run support and leadership to promote development and self-confidence of Minnesota girls in Grades 3-5

**Company Profile:**  
 Alerus Mortgage  
 11100 Wayzata Blvd., Suite 570  
 Minnetonka, MN 55305  
<http://mortgagend.alerus.com/>

**Types of Services:**  
 Residential lending

**Product Line:**  
 Conforming and non-conforming conventional products, FHA, VA, Rural Development, and many other options, including our own portfolio products.

**Number of Employees:** 91

**2014 Business Volume:** \$750 million



# Lois Johnson

President/CEO

United Security Financial Corp



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

Helping people. It gives me great satisfaction to help people with the financial needs related to their homes – to help them purchase their homes and stay in their homes.

**What are the three things you think about if you awaken at 3 a.m.?**

First, if I'm waking up at three o'clock in the morning, I'm going to say a prayer to the Lord that I will be able to go through whatever is facing me, to give me strength to do whatever I have to do. Second, I think about what is on my agenda that I have to take care of later on in the day. Last, I think about a strategy, a plan, for how I am going to accomplish the day's tasks that are before me.

**What was your first job, and, what was your first job in financial services if that is different?**

My very first real job was with the State of Indiana as an administrative clerk with the Division of Motor Vehicles. I had various jobs in between, but, when it came to finance, my first jobs were in the accounting department at United Parcel Service and as the business manager of my church. In the mortgage industry, I was initially a real estate agent, and then, in 1981, I got into the financial side of the mortgage business as a mortgage loan officer.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

My mentor was Dr. Rosemary Cosby. When I relocated from Indiana to Salt Lake City, I became a member of the Faith Temple Pentecostal Church, Dr. Rosemary Cosby, Pastor. I also took a position as the business manager for the church, and I worked very closely with Dr. Cosby in the efforts of the church to

obtain financial assistance in a time when loans were very hard to come by. I had no experience in the lending business at that time, and, Dr. Cosby trained me to understand the process – how to apply for loans, the elements of supporting a request for a loan – she basically opened my understanding of the lending business, inspired me to pursue it as a career, and raised my level of confidence that I would succeed. Because of her guidance, I became a real estate agent in the State of Utah, and I became a very successful real estate agent during a very challenging time in the mortgage industry. Ultimately, that led to my first position in mortgage lending.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

There is one person I would want to emulate, and that is Dr. Rosemary Cosby, because she helped so many people, not only to attain financial success, but spiritual success, family success, and so on. I want to emulate her and do God's will.

**What three character traits do you consider your strongest suits?**

I have strong faith; I work along with my faith to help people obtain and stay in their homes; and I am very persistent to achieve my goals. I love people and I love helping people. Someone helped me, and I want to pass that along. "For unto Whomsoever Much Is Given – Of Him Shall Be Much Required" Luke 12:48.

**Date of Current Position:**  
 1988

**Professional Track:**

President/CEO, United Security Financial Corp  
 Mortgage Loan Officer, Various Mortgage Companies  
 Real Estate Agent, Various Real Estate Brokerages  
 Accounting Administrator, United Parcel Service

**Education:**

B.A. Business Administration, University of Utah,  
 University of Phoenix, & Indiana/Purdue University

**Organizations & Honors:**

Two, 2-year terms on the Salt Lake County Commissioners Advisory Council  
 The Women's Business Center of the Salt Lake Chamber; the Salt Lake Chapter of NAWBO, and Utah Business Magazine's "30 Visionaries: Women to Watch"  
 Appointment to Salt Lake City Business Advisory Board  
 Small Business Administration Business of the Year – 1998  
 Principal Broker; Utah Division of Real Estate and Principal Broker; Mississippi Division of Real Estate

**Company Profile:**

United Security Financial Corp  
 930 East 6600 South  
 Murray, Utah 84121

<http://www.unitedsecurityfinancial.net/>

**Types of Services:**

Residential Home Mortgage Lending

**Product Line:**

FHA, VA, FNMA & Rural Development; GMNA & FMNA Multi-family Units, and Private Investor Jumbo Loans

**Number of Employees:** 51

**2014 Business Volume:** \$3.5 billion wholesale volume

# Mary Kladde

CEO/President, Titan Lenders Corp  
and Titan Capital Solutions



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

I am, by nature, a problem solver. I often see opportunities where others might see roadblocks. The industry has been very good to me, and I learned it from the ground up. So, what energizes me every day is that there is always opportunity. It's a matter of identifying the opportunity and executing it to the advantage of the company. There is always something new or changed coming down the pike. If you can solve for the challenges, that's what ultimately makes you successful.

**What are the three things you think about if you awaken at 3 a.m.?**

I don't typically wake up at 3 a.m.! I make every effort to be as effective as possible during the day so I can sleep well through the night. If anything, I'm often thinking about my schedule for the day because it is always full. I'm the mother of two teenage children, so I'm often sorting through the schedule of their events and thinking about how to get everybody where they are supposed to be, as well as resolving how to get everything taken care of from the company's perspective that is presently occurring in a given day.

**What was your first job, and, what was your first job in financial services if that is different?**

My first real job, where I got paid real money, was as a grocery bagger at the commissary of the U.S. Air Force base where my Dad was stationed. Baggers were paid in tips only, so if you didn't do a good job, if you weren't nice to customers, and if you didn't give them good customer service; you didn't get paid much for bagging and loading the groceries in their cars. I also took stats at the ball fields because that paid \$3.30 an hour. I majored in English in college, thinking I would be a teacher. Ultimately, I decided to take a job as an REO [real estate owned] processor for Columbia Savings in Denver. At first, they were not going to hire me because I just had a college degree, but no office experience, and they had another candidate to choose

from with experience. When the hiring manager told me that, I politely told him I thought not hiring me would be a mistake, and he changed his mind in my favor! This event launched my career in the mortgage industry.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

One of the first women I worked for at Fleet Mortgage knew retail lending like the back of her hand, and she taught me a great deal. She mentored me by teaching me about the closing and post closing process. For some people, she was viewed as a difficult or demanding manager, but she and I had a good relationship, I think, because I worked diligently and I held my ground. At Guardian Mortgage Documents, my boss gave me the freedom to run a business within a business and allowed me the opportunity to implement ideas of my own. This afforded me the luxury of addressing and resolving challenges to make the business work. I've had the opportunity to work with some really incredible people over the years that were willing to share their knowledge with me. I am a strong proponent of taking what others have shared with me and sharing it with others, particularly within in my company.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

I have a very strong faith in God, and I try to emulate Christian values. This is very important to me. I don't really have just one person I would wish to emulate. There have been numerous people for whom I have had respect and I have modelled their practices, but in the end, I just try to be the best person I can be.

**What three character traits do you consider your strongest suits?**

Integrity, perseverance, and innovative problem solving.

**Date of Current Position:**  
 2007

**Professional Track:**

- Columbia Savings 1991-1993
- Fleet Mortgage 1993-1997
- Guardian Mortgage Documents 1997-2007
- Titan Lenders Corp 2007-today

**Education:**

Bachelor of Arts degree in English with an emphasis in theatre, California State University, Chico

**Organizations & Honors:**

- Mortgage Technology Top Service Provider for 2008, 2009, 2011, 2012, 2013
- Winner of the Mortgage Technology Fix-it Award in 2012
- Finalist for the Synergy Award in 2010

**Company Profile:**

Parent Company – Titan Lenders Corp  
 Subsidiary – Titan Capital Solutions  
 5353 West Dartmouth Ave. Suite 302  
 Denver, Colorado 80227  
<http://titanmortgage.com/>

**Types of Services:**

- Whole Loan Purchase Review
- MERS QA Services to include monthly reconciliation platform and Annual Report completion
- Document Services to include collateral retention, electronic imaging, and trailing documents
- Warehouse Lending QC
- Warehouse Line Management

**Product Line:**

Jumbo Investor  
 Scratch & Dent

**Number of Employees:** 84

**2014 Business Volume:** \$7.1 million

# Jamie Korus

Principal / President

Alliance Financial Resources, LLC



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

The bottom line of what we do is that we affect and change people's lives in a positive way and our industry promotes and encourages growth in our communities. When we hear from our clients how appreciative they are and how our work has helped to enrich their lives, that is encouragement enough to stay in the industry.

I'm energized to come into work here at Alliance every day because I see how happy our employees are working in the culture we have, even in the face of

the challenges of the work that we do. That inspires me to grow the company and make it stronger to support those that contribute to its success on a daily basis.

We can't allow the industry to become so cumbersome and burdensome that we forget the net effect of what we're doing, and that is changing people's lives. When we hear how a refinancing lowered a payment to a client's benefit or that the purchase of a home is allowing a family to create special memories, it is extremely touching. Despite the more challenging environment, we have the real life feedback about positive changes for families and communities that are the results of our efforts.

**What are the three things you think about if you awaken at 3 a.m.?**

When I consider this question, I realize I don't wake up anymore from worries, and I think I know why. I don't focus on stressors that would keep me awake. For me, that is a waste of time and energy and prevents me from seeing the positive things that are happening around me. I like to find a solution for a problem quickly to allow everyone to move forward. I believe every problem is solvable, and I have a phenomenal group of people who help carry the burden of reaching and implementing solutions quickly and effectively.

I can highlight three things that are always on my mind and evolving in some way. The first is 'am I spending as much quality time with my children as possible?' Due to work demands and volunteer time, I know I cannot be at every game or event. However, I want to spend as much time as possible with my children and I always want them to know that my desire is to support them to the fullest extent and that, when we have time together, we really connect.

The second thing that is always on my mind is 'how is my business going to change for the better or the worse in the future, whether that is tomorrow, next month, or next year based on contingent factors for which I have no control like rates, market movements, industry evolution, regulation, and legislative demands?' What small tweak or large eruption in those factors can we forecast to develop potential actions to move quickly if needed?

Last, 'how can I leave my imprint on the industry?' Each person defines success differently. There is success in growing and leading a company, accumulating wealth, and being a good leader. Ultimately, I want to do more than that. I want to find a way to make a difference and have an impact on our industry. In my day-to-day work, I think about how I can ensure that I'm doing that.

**What was your first job, and, what was your first job in financial services if that is different?**

My first real job was within academia. My original career goal was to be a professor and work in the academic industry. When I was working on my Master's degree, I began teaching at the university level. I made a career change in 2002 and became a loan officer. That was my entry into the financial services industry.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I have not had a particular mentor, per se, that taught me the disciplines of the industry. I have had a large network of individuals through which I could observe and learn the right and wrong ways to go about this business.

Most of what I have learned has been through trial and error, gut instincts, and hard work. I entered the industry in 2002, and, shortly thereafter, I invested in a company that failed. From there, I moved on to start Alliance in 2006, despite the turmoil in the industry at that time. I saw a number of companies that succeeded and a number that failed, and, through that process, I took pieces from what I saw people doing regarding risk tolerance or aversion, and I chose the best combination to navigate through the industry.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

I haven't idolized one individual. My life experiences from childhood, to adulthood, and to motherhood are really what has created who I am today. I very often sit back and observe people – what are their personalities, strengths, and strategies – and, through that process, I've found different traits and strategies that I've incorporated into my own or have avoided. So, there hasn't been one particular person I have emulated, but, without doubt, the person I am today and the strength I have today is very much due to the strength that was modeled for me by my mother and grandmother.

**What three character traits do you consider your strongest suits?**

Determination, confidence, and competitiveness.

**Date of Current Position:**

2006

**Professional Track:**

Principal/President, Alliance Financial Resources, LLC  
Loan Officer at American Financial Resources  
Instructor at University Wisconsin-Milwaukee, Arizona State University, and Mesa Community College

**Education:**

M.A. in Organization Communication, University Wisconsin-Milwaukee  
B.S. in Psychology, University Wisconsin-Milwaukee  
B.A. in Human Communication, University Wisconsin-Milwaukee

**Organizations & Honors:**

2015-2016 (current) Chairman, MORPAC (Mortgage Bankers Political Action Committee)  
Mortgage Bankers Association (MBA) Board of Directors  
MBA Residential Board of Governors  
MBA Opens Doors Advisory Committee  
MBA Future Leaders Program - 2010 graduate  
Certified Mortgage Banker (CMB) – 2011  
Recipient of the Schumacher-Boldue Award (awarded by MORPAC) – 2012  
Recipient of the MBA Opens Doors Community Champion Award - 2013

**Company Profile:**

Alliance Financial Resources, LLC  
DBA Alliance Home Loans  
5410 E High St., Suite 200  
Phoenix, AZ 85054  
www.afrhomeloans.com

**Types of Services:**

Residential Retail Mortgage Banker

**Product Line:**

Conventional, FHA, VA, USDA, Jumbo and Construction Loans

**Number of Employees:** 177

**2014 Business Volume:** \$459 million

# Katherine Le

President  
Stearns Lending, LLC



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

The challenge each and every day presents. The challenge of meeting the production and volume demands, all while maintaining the highest quality products and service. Because Stearns has met these challenges and exceeded expectations, we've been able to attract top talent. Not only do we have a strong executive team, but we have a strong workforce company-wide, throughout all departments and levels.

**What are the three things you think about if you awaken at 3 a.m.?**

With all of the new rules and new interpretations of existing regulations, making sure we react compliantly to these changes is one subject that occupies my mind. It is of the utmost importance that not only are we compliant, but most importantly, that we are protecting the consumer in the wake of these industry-wide changes. With these timely alterations, it's also important to me that Stearns as a company is always evolving and adapting. Our industry has seen a great deal of change, especially since 2007, and we have done a fantastic job of managing them. We've handled a tremendous amount of volume by re-working process flows and streamlining systems, something that has enabled us to get ahead of the record breaking volume we've seen this year. Lastly, I think about talent, and how we are contin-





uously attracting the highest level of professional here at Stearns. I mentioned this before, but I truly believe that our workforce is among the best in the business. Our core values and culture not only attract the best in the business, but keep them here at Stearns for years.

**What was your first job, and, what was your first job in financial services if that is different?**

My first job was in the medical field, working in an administrative capacity. I shortly moved into the mortgage industry, working for Merrill Lynch.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

There isn't one specific person that I look to and say "I want to be like you," but there are people whom I see and respect for their contributions to their industries and society as a whole. There are successful people, who are successful for the sake of being successful, but what I really admire and respect are those who are making a difference with the opportunities that have been afforded to them.

**What three character traits do you consider your strongest suits?**

I'm persistent, passionate, and hardworking, three traits that I believe are attributed to my strong foundation in faith. Coming to America as a "boat person" when I was 17 years old, has allowed me to truly appreciate and understand peoples backgrounds and contributions to society, really making me perceptive to what people and the industry need.

**Date of Current Position:**

2000

**Professional Track:**

Stearns Lending, LLC

CUB Funding

Franklin Mortgage

Merrill Lynch

**Education:**

B.A., Business Administration –  
 California State University Fullerton

**Organizations & Honors:**

2011 Outstanding Businesswoman/  
 Most Prominent Female Executive,  
 Orange County Business Journal 2014

2015 Top 50 Elite Women in Mortgage by MPA  
 HousingWire Magazine Woman of Influence 2015

**Company Profile:**

Stearns Lending, LLC  
 4 Hutton Centre Dr. 10th floor  
 Santa Ana, CA

<https://stearns.com>

**Types of Services:**

Residential Mortgage Lending

**Product Line:**

Wholesale, Retail and Correspondent

**Number of Employees:** 1800 +

**2014 Business Volume:** \$16.2 billion



# Mary Ann McGarry

President and CEO, Partner  
Guild Mortgage Company



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

The difficulty and the challenges. It is impossible to be complacent as a mortgage banker in this environment. I enjoy the great team we have at Guild. They are strong, intelligent, creative people, and a very collaborative and cohesive group. We keep each other motivated by setting goals and sharing in the challenges and rewards. We also stay mindful that being good at something challenging is a differentiator. If you are good at adapting, have the right process, are successful at staying in compliance and have a strong team, it sets you apart from the others.

**What are the three things you think about if you awaken at 3 a.m.?**

Well, I have four boys, all in their 20's, but a mother's worries about children never go away! Also, I think about the prospects of the company growing too quickly, becoming too structured. I want to stay close to our core values and continue to foster the entrepreneurial spirit that exists today to empower and train leaders, and to remain flexible and adaptable. We don't want to follow the path of some large corporations where everything is in a box. I worry that, if we went that route, we would lose sight of who we are and why we're special. Last, I think about gaps that

may exist as we grow – what might we be missing? We have a strong group, though, so risk management thoughts don't keep me awake. I have confidence in the team to identify and address risk issues.

**What was your first job, and, what was your first job in financial services if that is different?**

My first jobs were as a waitress and as a book-keeper, along with two other jobs I held while I was going to college. Out of college, I had an accounting degree and became a certified public accountant with KPMG (then, KPMG Peat Marwick). I moved to internal audit with Guild, and I have been here ever since.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

When I joined Guild, the owner was my mentor. He gave me great opportunities and guidance to succeed. He was a self-made millionaire at 30. As the internal auditor, I reported directly to him. He was a brilliant advisor.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

My brother. When I was young, I idolized him to the extent that, when he went to law school, I told him I wanted to be a legal secretary and work for him someday. He wouldn't hear of it and told me, "Don't be my legal secretary. Be a lawyer!" It struck me then that there was nothing I could not do.

**What three character traits do you consider your strongest suits?**

Listening, trustworthiness, and fairness.

**Date of Current Position:**  
 1988

**Professional Track:**

- Guild Mortgage Company:
- Vice President of Loan Administration and Information Technology
  - Chief Financial Officer
  - Chief Production Operations Officer
  - Chief Operating Officer
- Certified Public Accountant,  
 Peat, Marwick, Mitchell (Now KPMG)

**Education:**

B.B.A. - Accounting with a minor in Computer Science,  
 University of San Diego

**Organizations & Honors:**

Investment Committee, Mortgage Bankers Association  
 Servicing Committee, Mortgage Bankers Association  
 FNMA Advisory Council

**Company Profile:**

Guild Mortgage Company  
 5898 Copley Drive  
 San Diego, California

<http://www.guildmortgage.com/guild-home.html>

**Types of Services:**

Full-Service, Independent Mortgage Banking Company

**Product Line:**

Full-Range of Purchase and Refinance Products

**Number of Employees:** 2,345

**2014 Business Volume:** \$7.379 billion

## **Paulina McGrath**

President and CFO  
Republic State Mortgage Co.



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

First and foremost, providing for my family and providing for my 'family' within Republic. I've been with the company since 1999, and I feel a strong sense of responsibility for all of the loyal folks who have contributed to its success. I also feel there is a need within our industry to rebuild the reputation of what

the industry does. In the past, the industry was well-regarded and known for doing good, but, along the way, the industry's reputation became tainted due to the actions of the bad apples. We still provide a much-needed service to help people realize the American dream and add quality to their lives. To me, it is very important that we, as an industry, get back on positive terms with the public about what we do.

**What are the three things you think about if you awaken at 3 a.m.?**

What keeps me from falling back to sleep, when I awaken during the night, is usually some problem that is unresolved. Typically, it is some issue at work that we are still working on, but, have not completed or for which we have not found the best solution. Or it might be a problem that one of my children is facing. Fortunately, whatever the problem happens to be gets resolved or changes. The issue today won't be the issue next week. Either way, I don't lose a lot of sleep and sometimes work out details or ideas about solutions if I awaken during the night.

**What was your first job, and, what was your first job in financial services if that is different?**

My first legitimate work experience was scooping ice cream at Swenson's when I was in high school. In between college and graduate school, I did some work with the International Monetary Fund (IMF) in Washington, D.C. I am bilingual, and I had the opportunity to work in a department where I used my language skills. I became fascinated with that type of work, and, ultimately, it inspired me to pursue a master's degree in International Affairs at George Washington University. While my career path ultimately changed, I still learned valuable skills along the way.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

There have been several mentors in my life. The first that comes to mind is my father. He came from a modest background and really made the most of the resources he had. He and my mother provided me with a lot of opportunities in my life; he taught me the

importance of treating people fairly and with respect, regardless of their station, and being honest. For him, your word was everything. Those values were instilled in me at a very early age. Next would be Robert Wagnon, my business partner. He is the founder and CEO of Republic. When we met, I was working in commercial real estate. He offered me a position as Controller for Republic nearly on-the-spot. I was not in the mortgage business and I was not an accountant, but, he somehow saw something in me and the value I could bring to Republic. I have learned so much from him over the years. He takes people under his wing and makes them into strong and self-confident leaders. It's an incredible talent and one I try to emulate every day both at home with my children and at the office.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

Someone I respect and admire is Chrissi Rhea, the co-founder and president of the Mortgage Investors Group in Knoxville, Tennessee. We met very early in my career, and, at that time, there were very few women who were presidents or owners of mortgage companies – many fewer than there are now. She built a great company and developed many trusted relationships along the way. The first time I went to lobby for our industry, I went with Chrissi. She was then and remains a great representative of our industry. She manages to do all of those things with poise, grace, and tremendous intelligence while still maintaining a healthy personal and family life. I think sometimes busy executives think they have to choose between a successful career, happy family life and healthy lifestyle. I feel strongly that is not true. My company is very important to me, but I try to exercise at least three times per week and I make it a priority to be home for dinner.

**What three character traits do you consider your strongest suits?**

I am not sure what my three strongest suits are. That is for others to judge. To the extent we have been able to grow Republic and make a difference within the industry fighting for sound legislation, it is always in concert with talented and good people. I just feel so fortunate to be surrounded by so many committed professionals.

**Date of Current Position:**

June 2009

**Professional Track:**

CFO and COO, Republic State Mortgage Co.

CFO, Republic State Mortgage Co.

Controller, Republic State Mortgage Co.

Director of Operations, New Regional Planning, Inc.,  
 Commercial Real Estate

**Education:**

B.S., Political Science and Pre-med, Auburn University

M.A., International Affairs, George Washington University, Elliott School of International Affairs

**Organizations & Honors:**

Chair of the Board, Community Mortgage Lenders of America (CMLA)

Board member, Texas Mortgage Bankers Association (TMBA)

President-Elect, Women's Fund Board of Trustees

Invited to testify before the House Subcommittee on Financial Institutions and Consumer Credit on behalf of CMLA entitled "Examining Regulatory Burdens on Non-Depository Financial Institutions" in April of 2015

Led CMLA delegation to meet with key White House staff in October 2014

Received James Wooten Future Leader scholarship from the TMBA in 2007

**Company Profile:**

Republic State Mortgage Co.

2715 Bissonnet St., Suite 102

Houston, TX 77005

www.republicstatemortgage.com

**Types of Services:**

Residential Mortgage Lending

**Product Line:**

Traditional residential mortgage loan products, including conventional conforming, jumbo, FHA (Title II only), VA, and USDA. We also have some second lien products and a limited number of non-QM products.

**Number of Employees:** 145

**2014 Business Volume:** \$385 million

## Susan McHan

CEO, Opes Advisors, Inc.  
President, Opes Advisors, Inc.  
Mortgage Banking



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

I consider it my role, obligation and privilege to increase our company's, and our people's, effectiveness in life and business. We all want to take care of our families, provide for them and have dignity and meaning in our work. Every day, we get to work with our clients around their biggest financial concerns; not only is it important to be of service to our clients but also enable them to be more prepared in their financial lives.

What energizes me is the opportunity to infuse financial services with a new client experience and unique value that we offer for today's concerns. We've blended financial advice with residential real estate to create a new way of offering mortgage services.

**What are the three things you think about if you awaken at 3 a.m.?**

The soundness of our plans and our actions to address in real time what matters not only for today but our future as well. I always have to anticipate and focus on what matters in the midst of an ever-changing regulatory, economic and global environment that we do not get to determine. It is a constant change, react and adjust. I just stay up sometimes with my nagging "what ifs" and what could we/l do different or better.

**What was your first job, and, what was your first job in financial services if that is different?**

My first job was with a non-profit, working with at-risk youth as a counselor and then manager. In financial services, my first job was Processing Manager for a small mortgage company. Through both experiences, I learned from the bottom up what roles exist and why as well as the skills and resources people need to succeed at every level.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I seek out mentors all the time in different areas of expertise. I never want to trust “just” my own brain, and I thrive on active collaboration with my team. I have executive mentors in my life who know business fundamentally; not just from the mortgage perspective. I have financial mentors that know more about liquid assets and their concerns who are outside my industry. I have sales mentors from whom I learned what it means to create moments of trust with people, because I believe that’s what sales is. They’ve all contributed to who I am today. That’s what good people in our lives do for us. I have always looked to value them and be valuable for others.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

It’s difficult to point to a single person. I have the philosophy that I want to be better every day at what I do. Hopefully I’m better the next day than I was the day before. I’m blessed with having a business partner who I get to collaborate with and learn from every day and I do believe that is a blessing. We think together and work to make each other better in our roles.

**What three character traits do you consider your strongest suits?**

I work very hard at building trust, and don’t want to do anything to break that trust. People trust leaders to have their concerns in mind. I also care deeply about our clients. We orient our company around taking care of clients, providing what they need and having integrity in our actions. I value personal relationships and how much they matter in life and in business. We don’t achieve anything alone. Just because I’m a leader doesn’t mean anything other than that’s the organizational role I’m playing – the relationships we have at every level matter to our lives and our business.

**Date of Current Position:**  
 2004

**Professional Track:**

Co-Founder and President, Elliot Ames, Inc.  
 California Regional President and Director of Wealth Management, First Horizon Bank Corporation

**Education:**

Bachelor’s Degree in Education,  
 Hardin Simmons University

**Organizations & Honors:**

Named one of *Mortgage Executive Magazine’s* Top 100 Most Influential Mortgage Executives for 2013 and 2014  
 Member of Vistage (CEO group)  
 Member of the California Mortgage Bankers Association  
 Former Member of The Women of Silicon Valley Donor Circle, National Association of Women’s Business Leaders and the Financial Women’s Association  
 Opes Advisors named one of *Mortgage Executive Magazine’s* 50 Best Companies to Work For

**Company Profile:**

Opes Advisors, Inc.  
 19330 Stevens Creek Blvd.  
 Cupertino, CA  
<http://www.opesadvisors.com/>

**Types of Services:**

We wanted to innovate the way Mortgage origination was done today. We have developed Opes Advantage, our proprietary software, for a new personal financial modeling that provides clients with a new approach to prequalifying, approving and obtaining their personal real estate through seeing their entire financial situation at the time of application.

**Product Line:**

Conventional Conforming, Government and extensive Jumbo Product line. We developed proprietary financial modeling software, Opes Advantage, to help clients make more effective real estate decisions.

**Number of Employees:** 440

**2014 Business Volume:** \$2.556 billion

# Christina Pham

CEO, JMAC Lending



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

If you don't love this business, you can begin to feel overwhelmed by the regulatory challenges. The main thing I do every day is focus on moving forward. I try to embrace the changes, because, to go against the changes is not a good use of energy. Embracing the change makes it positive and allows you to move forward.

**What are the three things you think about if you awaken at 3 a.m.?**

First, I think about my life! I have been in this business for a long time, and I always think about what is going to happen next. I think about the company and what I should do to make things better. Have I missed any opportunities? Sometimes I call myself and leave a voicemail about something I want to address the next day. I find that the best thing for me is to get a good night's sleep. If I don't, I find it more difficult the next day to focus. I need a whole night's sleep!

**What was your first job, and, what was your first job in financial services if that is different?**

I started out as a teller for a bank for about a year, and then I moved into a management position on the retail side of the bank. After a time, I was approached with an opportunity to work for a title company as a title representative, and I did that for a number of years and learned about the mortgage business. I had always wanted to be a mortgage banker. I'm Asian,





and, back in 1994, there was no significant Asian representation in the mortgage industry. First, I was a wholesale representative for a lender for about six months. In 1994, I opened my first mortgage company which was a partnership. I incorporated JMAC in 2007 and used the first letter of each of my four children's names to create the name 'JMAC,' so, that means a lot to me.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I have really never had a mentor. Throughout the years, I have met a number of successful people, and I have learned things from them. They are not aware that I do that. When I see people who have become successful, I wonder, "How did they become successful?" I talk to them and learn about them. I'm typically very quiet, and I listen to what they say. I think I benefit from learning from different people with diverse mindsets. I learn about their failures and their successes. Although there were not many women or Asians in the mortgage industry when I began, I have used my uniqueness as an advantage to meet and learn about people.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

I admire my father because he taught us to stand firm for our beliefs and be independent. The culture I grew up in had clear hierarchical boundaries that made it difficult to challenge beliefs of those older than me. My dad taught me that I shouldn't emulate others but that I was created with my own identity

**Date of Current Position:** 1998

**Professional Track**

Branch Manager, Com Unity Lending  
 Vice President, LP California Mortgage

**Company Profile**

JMAC Lending, Inc.  
 16782 Von Karman Avenue, Suite 12  
 Irvine, CA 92606

<http://www.jmaclending.com/>

**Types of Services:**

Wholesale and Correspondent Lending

**Product Line:**

Fannie Mae and Freddie Mac, FHA, VA,  
 Non-conforming Jumbo, Hybrid

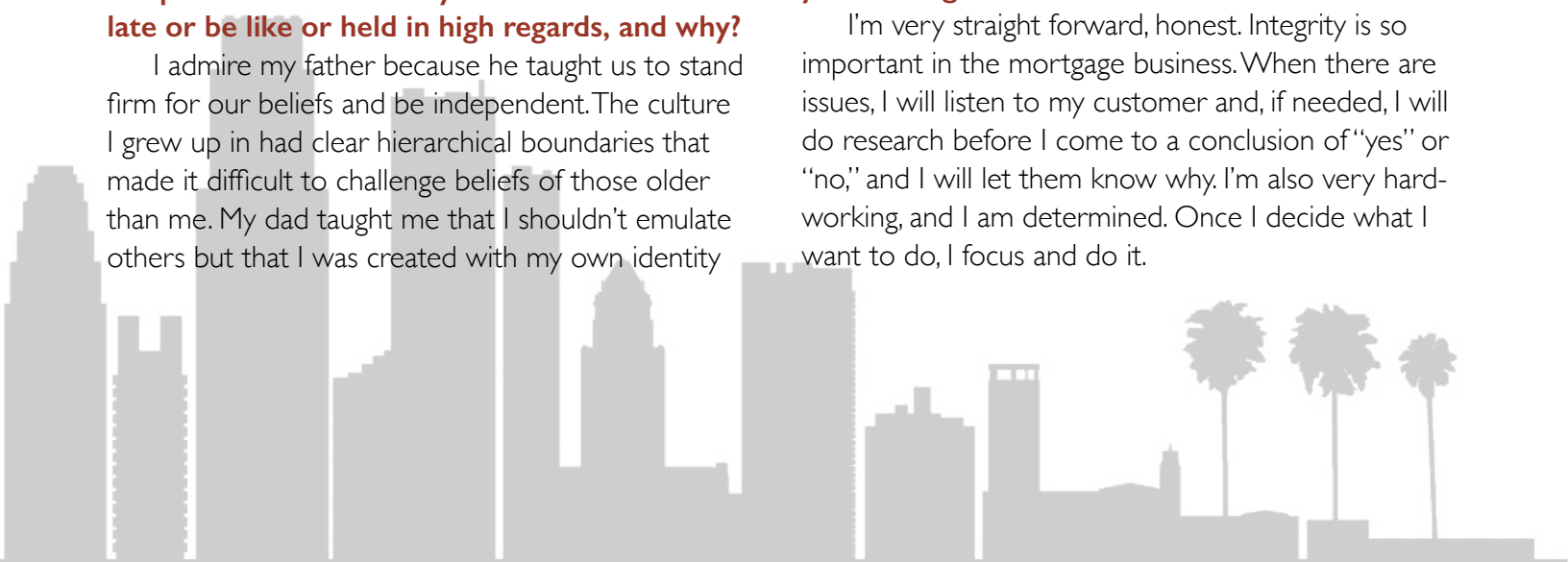
**Number of Employees:** 80

**2014 Business Volume:** \$875 million

and character. I also greatly admire Steve Jobs and Bill Gates for how they uniquely grew lasting and impactful organizations.

**What three character traits do you consider your strongest suits?**

I'm very straight forward, honest. Integrity is so important in the mortgage business. When there are issues, I will listen to my customer and, if needed, I will do research before I come to a conclusion of "yes" or "no," and I will let them know why. I'm also very hard-working, and I am determined. Once I decide what I want to do, I focus and do it.



# Debra Still

President & CEO, Pulte Mortgage  
President & CEO, Pulte Financial Services



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

I stay energized by our industry's mission to support housing in America. We facilitate safety and stability for people. Our industry builds neighborhoods and communities, and we create jobs and fuel economic growth. We work on the front lines serving the

dream of homeownership. Our mission gives us a noble purpose in dealing with day-to-day business challenges, and there is still plenty of work to be done in getting housing back on solid footing.

In addition, from a competitive perspective, I firmly believe that the companies that can navigate through today's tough environment by building efficient and transparent manufacturing processes for consumers, implementing new regulatory rules, and making compliance part of company culture will differentiate themselves and be highly competitive. Reaching these goals is very motivating.

**What are the three things you think about if you awoken at 3 a.m.?**

I am only up at 3 a.m. if I don't think we are maximizing our potential on the most important things. Some of the most important things for us to "be the best at" would be creating an extraordinary home-buying experience for the customer; improving efficiency to address increases in the cost to produce, instilling strong corporate governance and regulatory compliance, and developing a healthy company culture for our employees. These goals don't keep me up at night; they are my favorite challenges to spend time on.

**What was your first job, and, what was your first job in financial services if that is different?**

My first job was as a Physical Education teacher and gymnastics coach. When I relocated and could not find a regular teaching job, I got work as an office manager at a mortgage banking firm. I soon learned that being office manager included ordering appraisals. Since then I have worked in processing, underwriting, secondary marketing, and a variety of production-management roles.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

I have never been in a formal mentorship program but have learned from observing the strengths of many past

leaders and peers. I believe that great leadership qualities exist at every level of our organizations, and we can learn from the unique strengths of many individuals. Some of my most meaningful takeaways have come from identifying weaknesses in how I have been managed and making a point of not repeating those mistakes. I believe leadership is a managed outcome and it must be worked on constantly. I am currently mentoring three individuals in my company and always marvel that as I teach, I also learn.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regards, and why?**

There are many individuals I admire and for a variety of reasons. What most have in common is that they have not been afraid to be their genuine selves, and they have exhibited strong values with behaviors that support those values.

**What three character traits do you consider your strongest suits?**

I recently took Gallup's Strength-Finder test. My top strengths according to the results were very accurate.

- Strategic – Looking for new and alternative ways to proceed and defining the best way to move forward.
- Responsibility – A commitment to stable values, taking ownership and getting things done.
- Self-Assurance – Having an inner compass that provides confidence in decision making.
- Communication – Making sure there is attention given to messages that must be heard and offering an inspirational approach to our mission and goals.
- Individualism – Celebrating the unique qualities of each person and figuring out how people who are different can work together.

**Date of Current Position:**

July 2004

**Professional Track:**

President and CEO, Pulte Mortgage & President and CEO, Pulte Financial Services  
 Chief Operating Officer, Pulte Mortgage  
 PulteGroup (32 years, the first 15 in production and process re-engineering management roles)

**Education:**

B.S. Physical Education, Health and Recreation, Ithaca College, Ithaca, N.Y.  
 Graduate work in Finance, George Washington University, Washington, D.C.

**Organizations & Honors:**

Current Chairman of the MBA  
 Opens Doors Foundation  
 2013 Chairman of the Mortgage Bankers Association  
 2014 Chairman of the MBA  
 Diversity and Inclusion Committee  
 Awarded the MBA Andrew D. Woodward Distinguished Service Award in 2014  
 In 2011 and 2013, was featured in "Influential Women of the Housing Economy" by HousingWire Magazine  
 In 2011, was named one of "The Top Ten Women in Mortgage and Housing" by The Five Star Institute

**Company Profile:**

Pulte Financial Services  
 (which includes Pulte Mortgage, LLC, PGP Title, and PCIC Insurance)  
 7390 S. Iola Street  
 Englewood, CO 80112  
<http://www.pulte.com/>

**Types of Services:** Residential Mortgages, Title Insurance, Property and Casualty Insurance

**Product Line:** Residential real estate financial services for PulteGroup's Centex, Pulte, Del Webb, and Divosta

**Number of Employees:** 713

**2014 Business Volume:** \$2.7 billion

# Sarah Valentini

Co-Founder & CEO  
Chief Engagement Officer  
Radius Financial Group, Inc.



**Many would say that an executive-level career in the financial services industry is becoming more difficult. What energizes you to continue to stay the course every day?**

Our employees. Being surrounded by a dedicated and extremely hardworking group of people that don't take themselves too seriously, sharing a passion for making meaningful impact and challenging the status quo.

**What are the three things you think about if you awaken at 3 a.m.?**

The constantly changing regulatory environment, cost of compliance, and severe repercussions for even minor and innocent errors.

David Stevens, President and CEO of the Mortgage Bankers Association, recently commented on this notion, referring to it as "The atmosphere of the unknown." This environment of fear and trepidation rather than an environment of constructive engagement and compliance have a steep cost. Not just costs for compliance or production but costs for any mistake, even a minor one that may have no bearing on the efficacy of the loan, making lenders even more conservative in lending.

I agree with the belief that the regulatory environment is failing the very borrowers policymakers set out to protect - young families, thriving generations of new Americans, and first time homebuyers; all the while driving up rental costs as homeownership lags and rental demand soars.

**What was your first job, and, what was your first job in financial services if that is different?**

I started working when I was eleven years old. My family owned a restaurant and that taught me so many things, especially a work ethic that is simply innate in me.

After graduating college, I got my first job in the banking industry and eventually landed an opportunity with a national mortgage lender. Being surrounded by so many smart and collaborative people I was fortunate to have gained tremendous insight into all aspects of the mortgage banking business. I never aspired to be a "banker," but, once I started working with people, I absolutely loved it. Being a loan officer was often stressful and challenging, but, it was also a lot of fun. When I look back and think of all the jobs I could have ended up with, I feel fortunate I landed with something I loved and even after the housing crisis and the industry being turned upside down, I still love it.

**Education and role opportunities are important factors to success as are mentor relationships. Have you had mentors, and, if so, how have those relationships contributed to your journey?**

You can find mentors in the most unexpected places, and I feel incredibly fortunate to have met so many along the way. I am a member of organizations such as Women's President Organization and Committee 200. My association with such organizations has enabled me to get to know incredibly successful women entrepreneurs and corporate innovators. My association with these extremely successful and powerful women has been invaluable to our company growth and more importantly to me as a leader. Above all else I have learned, you have to stay true to yourself. Be willing to 'roll up your sleeves,' never doubt yourself, and stay true to who you are and what you believe in.

**Who is the one person that you have held up as the person which whom you would like to emulate or be like or held in high regard, and why?**

My mother. She was a single mom and an entrepreneur. She taught me countless valuable lessons. When I am faced with important decisions or challenges, I often ask myself what would she have done or would she be proud of what I am doing. My mother had so many great qualities and business acumen. She was a tough act to follow. I try to emulate her every single day.

**What three character traits do you consider your strongest suits?**

A good sense of humor. I try to find it in almost everything.

Humility. I never forget where I came from, and I never take any success for granted.

Passion. "Purpose fuels passion and passion is contagious."

**Date of Current Position:**  
 January 1999

**Professional Track:**  
 Chief Engagement Officer,  
 radius financial group, inc.  
 District Manager, GMAC Bank  
 Trust Department, Rockland Trust

**Education:**  
 B.A., Business Administration,  
 Saint Michael's College, Colchester, VT

**Organizations & Honors:**  
 Habitat for Humanity MA Chairwoman  
 for National Women Build  
 Committee of 200: C200  
 Scotsman Guide Top Mortgage Lender Award  
 Certified Women's Business  
 Enterprise National Council  
 Boston Globe Top Places to Work  
 Banker's & Tradesman Best of 2013/2014  
 Women of FIRE (Finance, Insurance and Real estate)  
 Women Presidents' Organization 50 Fastest  
 Growing Women-Owned/Led Businesses  
 Boston Business Journal Top 70 Pacesetters  
 Mortgage Executive Magazine Top 100  
 Mortgage Companies in America  
 Banker & Tradesman Top Lenders  
 Inc. Magazine 500/5000  
 The Commonwealth Institute Top 100  
 Women-Led Businesses  
 Boston Globe Magazine Top 100  
 Women-Led Businesses

**Company Profile:**  
 radius financial group, inc.  
 600 Longwater Drive  
 Norwell MA 02061  
 www.radiusgrp.com

**Types of Services:**  
 Residential and Commercial  
 Lending, Property and Casualty Insurance

**Product Line:**  
 Home Mortgages; Purchase / Refinance, 203(k)  
 Programs, FHA, USDA, VA

**Number of Employees:** 98

**2014 Business Volume:** \$375 million

# MWM's Recommended Good Reads Women Breaking Barriers!



COO of  
 "Facebook"

In **Lean In**, Sandberg digs deeper into these issues, combining personal anecdotes, hard data, and compelling research to cut through the layers of ambiguity and bias surrounding the lives and choices of working women. She recounts her own decisions, mistakes, and daily struggles to make the right choices for herself, her career, and her family. She provides practical advice on negotiation techniques, mentorship, and building a satisfying career, urging women to set boundaries and to abandon the myth of "having it all." She describes specific steps women can take to combine professional achievement with personal fulfillment and demonstrates how men can benefit by supporting women in the workplace and at home.



Founder  
 "Girls Who Code"

In **Women Who Don't Wait In Line**, Reshma Saujani discusses lessons and stories from accomplished women like Susan Lyne, Randi Zuckerberg, Mika Brzezinski, and AnneMarie Slaughter, who have faced roadblocks and overcome them by forging new paths, being unapologetically ambitious, and never taking no for an answer.

Reshma is most recently known for her tireless work with teenage girls in "Girls Who Code." The concept started as a summer camp to get young women more interested in computer science and has blossomed all over the US, empowering these young women to pursue these careers based on the skills they conquer.



Advice For  
 "Future Leaders"

While the leadership landscape may be shifting in women's favor, women are nowhere near an equal presence in leadership roles when compared to men. Rezvani's achievement was to engage some extraordinarily accomplished women as mentors, each of whom provided tools and information that young women can use to shape their own careers. **The Next Generation of Women Leaders** encourages younger women to be their own advocates when it comes to professional growth and advancement, and it provides tangible how-tos on negotiating the workplace as a woman.



Expert in  
 "Gender Behavior"

In **Hardball for Women**, Pat Heim shows women how to break patterns of behavior that have put them at a disadvantage in the business world of men. Whether the arena is a law firm, a medical group, a corporation, or any other work environment, **Hardball for Women** decodes the male business culture and gives readers strategies on how to use its rules to get ahead—and stay ahead. Readers will learn to:

- Be assertive without being obnoxious
- Display confidence
- Engage in smart self-promotion



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**WE ASKED THREE WISE WOMEN**

# “HOW WOULD THEY HANDLE IT”?



To jump start our inaugural issue, we asked three successful working women how they handled some issues that many of us face frequently. We all know that life as a working Mom can get a little tough sometimes, and trying to achieve that work/life balance takes some finesse. So we asked three wise, successful, and bright ladies to tell us, “How I Handled It!”

In future issues we want to publish how our readers handled dicey situations. Think about workplace issues, work life balance, co-worker situations, job changes, promotions, or any other issues on your mind, and tell us how you handled your situation. Or, if you have a question about how to handle a situation, we will put it out there and get some solutions! So, whether you have great solutions or a perplexing question that you think will benefit all of us, send it in or post it on our Facebook page!

**I have young children at home and the reality is they are going to get sick once in a while. How can I balance taking care of my child without worrying that staying home will affect my chances at promotion? Any ideas on what you did to make that situation workable?**

At work I'm strictly business and try to make myself invaluable to those I work for. So, when I do need to work from home with a sick child I'm able to demonstrate that my efficiency stays the same even if the hours I'm doing the work may be different. I have done this many times when I'm taking care of my child, and then turning on my computer and doing spreadsheets. If calls need to be made I do them while my child is napping.

**- Rita E.**

Work out a plan in advance. You anticipate that your child will get sick. If you are married, then work out a plan that in the event a child is sick, you and your spouse will take turns staying home with the child. If there are grandparents, aunts, or other individuals that can be available to help out in this situation, communicate with them all and organize a calling tree of availability; in the event there is a need. Being organized helps to maintain the balance.

**- Lori T.**

I am fortunate to have a great support system at home and flexible hours at work. My mother-in-law, my husband, and I share the responsibilities when it comes to keeping sick children and going to the doctor. I also have the flexibility to WFH (work from home) and take PTO (paid time off) when needed. I go out of my way to make sure my job responsibilities are not impacted when my children get sick, by working at night or on the weekends to make up the time if I'm not able to take the time off.

**- Cheryl M.**

**I have a co-worker that just doesn't seem to care about our customers. She doesn't return calls, makes derogatory comments when she hangs up from a call, and constantly doesn't follow up. Any suggestions for trying to help our customers without sabotaging my own position?**

I have a negative co-worker whom the owners keep because they think she is very good at her job. What they didn't know is that I was doing a lot of her work. So, I kept a list of every situation, things said, and work I did for her. Finally, in my yearly review with the President, I made him aware of the situation and showed him my documents. Now she is smiling around me and does ALL of her own work.

**- Rita E.**

If you don't have clients, you don't have a business. Customer service is the top priority. I don't care if you can't stand the customer you still have to give 110 percent to keep the business. The negative employee needs to be reminded of this or maybe they need to find a new line of work.

**- Lori T.**

I try to turn the situation around on that co-worker. If that person was the customer and they weren't getting the call backs or follow up, how would they feel? Would they want to continue to use our service? I also remind them that ultimately, the customer pays our bills and our paychecks. If we lose customers, then we have to start losing employees - and nobody wants to lose their jobs! I also ask if there is something else going on that is causing this, such as personal issues, workplace issues, or their account load. All of these factors could be contributing to issues, so sometimes a little investigation goes a long way and the behavior can be turned around.

**- Cheryl M.**



**School is starting and I want to be involved in my child's life by going to their games and other important milestones. What ideas do you have for maintaining a professional presence and career track while still being a big part of your child's life?**

I always chose a job that is flexible when choosing my employer. The interviewing goes both ways; employers interview me and I interview companies. I have turned down jobs that are all about the company and not about the employee or the employee's family.

**- Rita E.**

It is important for kids to feel their parents are interested in what they do, and they do grow up so fast, so you don't want to miss those moments either! If you can flex your schedule by coming in early, staying later, or taking work home with you, it will be a big benefit. If you are with the right company, it should not affect your standing at all!

**- Lori T.**

Having a flexible schedule works great for this. I've recently been allowed to come in early and leave early on specific days in order to spend more time with my young children. I think putting in the extra time at night and during naps on weekends, allows for time during the week to attend important milestones. Also, working hard during the work day to make sure job responsibilities are taken care of, like not taking breaks, eating lunch at my desk/in meetings, and keeping social conversations that aren't work related to minimum, help me complete what I need to get done faster.

**- Cheryl M.**

**I just got a promotion to management, and am really excited about it. Most of my co-workers seem happy for me too, but there are a couple who seem really upset and even hostile now that I am managing them, any suggestions?**

You have to decide if their friendship is worth more than your promotion. In my situation, I lost many friends, who in hindsight were not really true friends. I am always fair and everyone has to follow the same rules. I truly believe in positivity and know that I am deserving of this position so I keep my focus there.

**- Rita E.**

You and your co-workers are going through an adjustment period. You can't be friends and supervise your co-workers. Be fair and true to yourself, and don't compromise your position, and they will eventually come around.

**- Lori T.**

This absolutely happened to me both in my initial promotion and my more recent promotion. I think it just takes time for co-workers to get used to the new change, as change is hard on everyone. It's important to be fair, and I try to make sure that those who report to me feel important and involved in decisions that impact the team that I am ultimately responsible for.

**- Cheryl M.**



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