



## Independent Certification Committee Roster

### Lender Seats (5 seats)

Randy Davis  
Dollar Bank  
Bethel Park, PA

Brett Kirkpatrick, ICC Chairman  
Harbor Mortgage Solutions  
Braintree, MA

Larry Wolf  
Strategic Funding, LLC  
Marlton, NJ

### Title/Attorney Seat (1 seat, 1 alternate)

Karen Keating  
Tradition Title  
Bay Shore, NY

### Education/Training (1 seat, 1 alternate)

Craig Barnes  
Reverse Mortgage Funding LLC  
New Windsor, NY

### Servicing Seat (1 seat, 1 alternate)

Mike Gruley  
1<sup>st</sup> Financial Reverse Mortgage  
Plymouth, MI

### Counseling Seat (1 seat, 1 alternate)

Tony Lopes  
Reverse Mortgage Funding LLC  
Agawam, MA

### Operations Seats (2 seats)

Jane Harrington  
M&T Bank  
Buffalo, NY

Sue Haviland  
iReverse Home Loans  
Jarrettsville, MD

Mario Martirano  
Agency for Consumer Equity Mortgages  
Elmsford, NY

### Alternate

Janine Atamian  
Premier Title & Escrow  
Providence, RI

### Alternate

Dennis Loxton  
Liberty Home Equity Solutions  
Fort Wayne, IN

### Alternate

Burgess Kegan  
Retirement Funding Solutions  
Saint Michaels, MD

### Alternate

Sue Brown  
Retired  
Roswell, GA

Teresa Maines  
Homeowners Reverse Mortgage Center  
Hickory, NC

(Note: Alternates are allowed to participate in meetings, but do not have voting rights unless the primary seat holder cannot attend.)