



Independent Certification Committee Roster

Lender Seats (5 seats)

Randy Davis
Dollar Bank
Bethel Park, PA

Brett Kirkpatrick, ICC Chairman
Harbor Mortgage Solutions
Braintree, MA

1 Vacancy

Sue Haviland
Open Mortgage
Jarrettsville, MD

Mario Martirano
Agency for Consumer Equity Mortgages
Elmsford, NY

Title/Attorney Seat (1 seat, 1 alternate)

Karen Keating
Tradition Title
Bay Shore, NY

Alternate

Janine Atamian
Premier Title & Escrow
Providence, RI

Education/Training (1 seat, 1 alternate)

Craig Barnes
Reverse Mortgage Funding LLC
New Windsor, NY

Alternate

Dennis Loxton
Liberty Home Equity Solutions
Fort Wayne, IN

Servicing Seat (1 seat, 1 alternate)

Mike Gruley
1st Financial Reverse Mortgage
Plymouth, MI

Alternate

Burgess Kegan
Retirement Funding Solutions
Saint Michaels, MD

Counseling Seat (1 seat, 1 alternate)

Tony Lopes
Reverse Mortgage Funding LLC
Agawam, MA

Alternate

Sue Brown
Retired
Roswell, GA

Operations Seats (2 seats)

Jane Harrington
M&T Bank
Buffalo, NY

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.)