



## Independent Certification Committee Roster

### Lender Seats (5 seats)

Randy Davis  
Dollar Bank  
Bethel Park, PA

Sue Haviland  
TowneBank Mortgage  
Jarrettsville, MD

Brett Kirkpatrick, ICC Chairman  
Harbor Mortgage Solutions  
Braintree, MA

Mario Martirano  
Purchase, NY

1 Vacancy (formerly held by Larry Wolf)

### 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

Vacant

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

Burgess Kegan  
Retirement Funding Solutions  
Saint Michaels, MD

### Alternate

Vacant

### 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.)