



I joined Longbridge Financial as vice president of compliance and quality control in April 2015 with over 30 years' experience in the mortgage banking industry. Prior to Longbridge, I was Director of Loan Operations at Hudson Valley Federal Credit Union responsible for multiple areas of loan operations within the lending department including real estate, consumer, business and servicing. I began working in the reverse mortgage industry in 2005 when I joined BNY Mortgage Company as Operations Manager responsible for Retail Reverse Operations. During my tenure at BNY, the company's ownership changed from BNY Mortgage, to EverBank Reverse

to MetLife Home Loans. I was very involved with each transition and worked closely with legal and compliance to ensure regulatory, state and HUD compliance within my divisions. My responsibilities changed throughout the years from Retail Operations Manager to starting up the Wholesale Operations Division at EverBank Reverse and managing the MetLife private label relationship on the operations side which ultimately lead to MetLife's purchase of EverBank Reverse. My prior experience includes Operations and Underwriting Management positions at Countrywide Home Loans, Dollar Dry Dock Bank, and Merrill Lynch Realty, Mortgage Banking Division.