



Kevin J Gherardi is founder and CEO of RTG (Reverse Technology Group, LLC), the nation's only provider of Reverse Mortgage Loan Servicing technologies. Mr. Gherardi has 20+ years of executive level information technology experience with over 18 years of specific reverse mortgage program and associated technology management. Mr. Gherardi oversees the development and implementation of the HERMIT system which currently supports all HUD insured and assigned HECM loans in the nation. Mr. Gherardi also currently manages and operates RTG's flagship loan servicing platform named ReverseQuest.

Mr. Gherardi was also one of the 3 cofounders of RMS (Reverse Mortgage Solutions, Inc) founded in 2007. RMS was formed with 3 employees and sold the business to Walter Investment in 2013 which grew to over 800 employees. RMS was the leading reverse mortgage servicer and issuer of HMBS Ginnie Mae Securities at the time of the Walter acquisition. Mr. Gherardi was charged with the design and development of RMS's technology systems and infrastructure developed from the ground up. In addition, Mr. Gherardi served on the RMS board involved in all aspects of the RMS business to include Marketing, Loan Origination, Loan Servicing, Securitizations, and Loan Acquisitions. Mr. Gherardi worked alongside GNMA on the development and rollout of the HMBS program.

Prior to RMS, Mr. Gherardi worked for Clayton Services where he served as VP of Information Technology where he was charged with the development and operations of HUD's Loan Servicing platform for Reverse Mortgages and several other HUD loan programs. Prior to Clayton, Mr. Gherardi was CIO of MBIA's Tax Lien Servicing Division, Capital Asset Research Corporation. In his role for Capital Asset Research Corporation, Mr. Gherardi lead all technology operations, systems, and tax lien portfolio acquisitions. He began his technology career in 1988 with Computer Task Group after completing his studies at Towson State University.