

Chris Downey, HECM Senior Vice President

The Federal Savings Bank



Chris Downey joined The Federal Savings Bank in July 2023 as HECM Senior Vice President. Before that, Chris was president of Harbor Mortgage Solutions, based in Braintree, MA, where he was responsible for the oversight of conventional mortgage activities, as well as general management of the firm. A graduate of Providence College with a B.S. degree in accounting, Downey began his career as a registered representative and operations manager at a securities broker dealership before joining Harbor Mortgage in 1989 as a mortgage loan originator. Downey was named vice-president of Harbor Mortgage Solutions in 1997 and succeeded his father George as president in 2004. Chris was elected to NRMLA's Board of Directors in September 2024 and serves as Co-Chair of the Education Committee. He has also been an active volunteer in community service programs, including the Pan-Mass Challenge fundraising event for cancer research.