

OMBA Future Leaders Program Instructor Biographies

SCOTT BRADER, Union Home Mortgage Corporation

Scott Brader is currently is the Regional Vice President for Union Home Mortgage in Westerville, OH and oversees loan production. Prior to this he was a partner with The Northern Ohio Investment Company (NOIC) – Concord Mortgage Group from 2011 to 2018. At NOIC Scott was a head of loan production with over 40 loan officers. He was one of four members of the Board of Directors for NOIC overseeing wholesale lending as well as retail lending. From 2006 to 2011, Scott was the President of Concord Mortgage Group in Westerville, Ohio. He served as a Director of the Columbus Mortgage Bankers Association. He currently serves as the secretary for the Ohio Mortgage Bankers Association.

SHERRI CALHOUN, CBC Innovis

Sherri Calhoun, Account Executive for CBCInnovis, has been in the mortgage banking industry since 2000. Her career started with Beneficial Financial Group as a loan officer. As her knowledge about the opportunities in the Mortgage and Banking Sector grew, she explored loan processing as well as bank branch management. In 2012 she joined CBCInnovis as the Mortgage Credit Expert and Account Manager where she is still today. Sherri is actively involved in the mortgage banking community. Sherri is an Associate Director of the Columbus Mortgage Bankers Association.

CHARLES COLETTA, Strad Capital LLC

Charles Walker Coletta has 18 years of executive banking and capital markets experience working with federal agencies, commercial banks, community banks and independent mortgage banks. Some of his areas of expertise include: global capital markets management; best X arbitrage; hedging, trading, and pricing complex interest rate derivatives; portfolio optimization, asset securitization, and liquidity funding; marginal revenue / marginal expense (forecasting & optimization), derivative contract negotiation; product & business development; mortgage servicing rights operations / valuation / hedging; alpha extraction trading strategies; and more. Charles has appeared in national print and broadcast media outlets including CNBC's Money Club and BARRON's as well as publishing in periodicals such as Bank Asset & Liability Magazine and House & Home.

MARIANNE COLLINS, Ohio Mortgage Bankers Association

In 2012, Marianne Collins left a successful 35-year career in the mortgage banking industry to become the Executive Director and Chief Operating Officer for the Ohio Mortgage Bankers Association, a position she still holds today. Prior to joining OMBA, Marianne was the SVP of Mortgage Lending for a central Ohio bank. At the MBA, the national association for the industry, she is a former member of the Board of Directors and Board of Governors, and is a former National Chairman of MORPAC, the MBA's Political Action Committee. She continues to serve on several committees and working groups at the MBA. She is also a former member of the Fannie Mae National Advisory Council. Marianne is a recipient of the MBA's Burton C. Wood Legislative Service Award, a 2-time recipient of the MBA's Schmacher-Buldoc Award, and a recipient of the OMBA's William Hoddup Award. In the 2013 Centennial Issue, Mortgage Banking Magazine named her one of "20 Leading Industry Women".

DAVID HAND, CF Bank

David Hand joins the roster of the Future Leader Speakers as a 20-year veteran in the mortgage industry. He is a 1991 graduate of Bowling Green State University and started his career at Countrywide home Loans. He quickly excelled and became the Underwriting Manager of the large Columbus Operations Center, in which he held that position for 10 years. David's upbeat energy and ability to promote a positive culture has defined him as "one of the best managers to work for in the business". In 2008, when the mortgage business suffered a major downturn and Countrywide's wholesale center was closed, David continued his career at Loan One as the Director of Lending. In 2015 he joined CF Bank to rebuild the Mortgage Operations Group where he currently is today.

TODD HOUSEHOLDER, Huntington National Bank

Todd Householder is the Senior Vice President of Secondary Marketing and Capital Markets within Home Lending for Huntington National Bank. Huntington is a Midwest regional bank headquartered in Columbus, Ohio. Todd is responsible for the Secondary Marketing department of over fifty colleagues. This role currently includes: all capital markets, pricing, interest rate risk management activities as well as product development, agency and investor relations and post loan closing functions. He also sits on various Home Lending internal risk committees. Prior to Huntington, Todd was an Executive Vice President at National City Mortgage Company. Over a 24 year span he had responsibility for Capital Markets, the Retail Lending Division and Consumer Direct Preferred Lending Center. He was a key leader in the growth of the company to a top ten lender in the country.

CHARLES MOORE, The Middlefield Banking Company

Charles is President of The Middlefield Banking Company, Central Ohio Region. (formally Emerald Bank) Mr. Moore is the bank's senior executive in the market and chairs the corporation's Advisory Board for Central Ohio. Charles had the honor of serving as the Deputy Superintendent of Consumer Finance and Consumer Affairs for the State of Ohio from 2011-2012. In this role Charles "Chuck" was the Chief Consumer Lending and Mortgage Banking Regulator for the State of Ohio. Charles previously served as Executive Vice President of DCB Financial Corporation in the capacity of Chief Risk and Consumer Lending Officer. Prior to state service and DCB, Mr. Moore was President of U.S. Bank Consumer Finance, and held executive positions at Bank One Corporation and Ford Consumer Finance. Chuck is the 2017 – 2018 past President of the Ohio Mortgage Bankers Association. In 2013 Mr. Moore was recognized as one of the 20 People to Know in Banking and Finance by Columbus Business First.

Michael Mulgrew, Partners United Financial

Mike Mulgrew is the President of Partners United Financial, a purchase-focused mortgage company that operates in Ohio, Kentucky, Colorado, Wyoming and California. He started this venture with a long-time colleague in January of 2015 and have grown the entity consistently along the way and have projections north of \$500M for 2019 funded volume. Prior to his current role, Michael spent 16 years with Wells Fargo Home Mortgage. He was an area manager and responsible for the Columbus, Dayton, SE Ohio and West Virginia markets during his tenure. He also created several joint venture relationship mortgage companies and managed existing joint venture mortgage companies, where he served on the board of managers. Michael started in the industry in 1996, and is a past president of the OMBA.

Teresa Rose, Western Ohio Mortgage

Teresa Rose is the President and founder of Western Ohio Mortgage. WOMC is an independent Mortgage Bank which specializes in government lending and the needs of first-time buyers. Teresa began her career at a community bank in 1983. She spent many years in originations, and was tasked with developing the mortgage origination channel as the Assistant Vice President of Miami Valley Bank. After leaving that position in 1995, Teresa worked in the Mortgage Broker space and eventually turned that experience into the Independent Mortgage Bank that Western Ohio Mortgage is today. Founded in 1999 Western Ohio now serves Ohio, Kentucky, Indiana, Tennessee and Florida. Teresa holds several designations including CMB, CRMP and is an FHA DE Underwriter, as well as a VA SAR. As a CRMP, Teresa is currently the only Certified Reverse Mortgage Professional in the State of Ohio and is also approved to underwrite Reverse Mortgages. Teresa is very active in the OMBA and has served on the board of directors as well as on the executive committee as Treasurer, Vice President and currently President for the 2018-2019 year.

Keesha Warmby, Baker Hostetler Law Firm

Keesha Warmby from the Baker Hostetler Law Firm is a consumer financial services lawyer with a litigation and regulatory practice, primarily representing financial services companies on TCPA, FDCPA, FCRA third party vendor oversight and other consumer statutes. She has led multiple 50-state survey projects for Fortune 500 companies concerning state and federal consumer statutes and UDAP regulations. Additionally, she has prepared compliance policies and guidelines, including TCPA policies for banks and nonbank lenders, and counseled clients in a supporting capacity concerning CFPB-led enforcement actions. Keesha is co-author of the *Mortgage Bankers Association Compliance Essentials Dodd Frank Section 342 Diversity and Inclusion Resource Guide*®.