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The Mortgage Collaborative's Expanded Board of Directors to Serve as a Powerful Voice for Independent Mortgage Bankers

Former MBA Chairs Debra Still and Regina Lowrie, and independent mortgage bankers Susan Meitner and Dave Leichtfuss joins the Cooperative Board

San Diego, CA – October 18, 2014 – Four mortgage banking leaders join the Board of Directors of [The Mortgage Collaborative](#), a cooperative designed to empower independent mortgage companies for growth and financial stability. These new board members join former Mortgage Bankers Association (MBA) chairmen John Robbins, CMB and David Kittle, CMB, as well as Gary Acosta, CEO of the National Association of Hispanic Real Estate Professionals (NAHREP) and Jim Park, former chair of the Asian Real Estate Association of America (AREAA) to help ensure that the voice of independent mortgage banking industry continues to be at the center of the Collaborative's core mission and business objectives.

The purpose of the cooperative is to assist all mortgage lenders in improving their businesses, using their collective buying power to lower costs for third party services, obtain better financial execution on loan originations, and maximize strategies to ensure the long term viability of independent mortgage bankers.

"I am excited that these outstanding individuals have agreed to serve on the Board of The Mortgage Collaborative," says Robbins. "The Mortgage Collaborative's Board has an extraordinary scope of knowledge and experience in the mortgage banking industry. To ensure that independent mortgage bankers who make up our cooperative operate effectively in today's changing mortgage market, we have brought together additional leaders from all facets of the mortgage banking business. These individuals understand core issues facing the small and mid-sized lenders and are passionate about promoting our member's business interest," he explains.

"The industry is faced with enormous regulatory and compliance challenges. For independent mortgage lenders, today's environment is as challenging as I have seen it in my career. I am honored to be a part of this organization and the board, and I know we

will be working every day to ensure that the Coop members and strategic partners are successful," Regina Lowrie, Former MBA Chair and new Member of the TMC Board says.

Debra Still, 2013 Chair of the MBA, added that, "Our industry continues to change rapidly and business leaders must consider new ways to enhance both quality and financial stability. I am pleased that The Mortgage Collaborative offers a unique strategy for independent mortgage bankers so that the tide of change lifts *all* mortgage lenders to success."

About the New Board Members

Debra Still, -- Debra Still, CMB, is President and Chief Executive Officer of Pulte Financial Services, which includes Pulte Mortgage LLC, PGP Title and PCIC Insurance and employs 730 individuals throughout the U.S. Still is also President and CEO of Pulte Mortgage, a nationwide lender headquartered in Englewood, Colorado, which has helped more than 400,000 homebuyers finance their new home purchases since 1972. Pulte Financial Services is a part of Pulte Group, America's largest homebuilder with operations in 31 states and the District of Columbia. Still has more than three decades of experience in the mortgage industry and was the 2013 Chair of the Mortgage Bankers Association of America.

Regina Lowrie -- Regina M. Lowrie, CMB has more than 30 years of experience in the financial services industry with a background that includes senior management experience in sales, operations, acquisitions and investments, enterprise risk management, regulatory oversight, policies and procedures. Regina has run profitable mortgage banking operations in an OCC federally-regulated and independent mortgage banking environments. Regina is Founder, President and CEO of RML Investments Inc., which was established to serve the financial services industry as an advisor and consultant; providing a broad range of services in assisting its clients in developing a blueprint for success in a volatile market with numerous regulatory challenges.

Susan Meitner -- Susan is the President and CEO of Centennial Lending Group, LLC, a full-service mortgage bank in Maple Glen, Pennsylvania. With over 22 years of experience in the mortgage industry, she founded Centennial Lending Group LLC in 2010. This past September, Susan released her first book, "Crazy Lucky Girl - Do YOU Have The Keys to Success?", which hit the best seller list. In addition, Susan has appeared in many publications as an expert in the mortgage industry

Dave Leichtfuss -- With more than 40 years of experience in the mortgage industry, Dave brings in-depth experience in all aspects of the lending business. He has successfully owned and operated Broadview Mortgage since 1990. Broadview Mortgage is based in Orange, CA, originates over \$1 billion of residential loans from both its retail and wholesale channels. It has 15 locations in Southern and Central California and is an approved FNMA seller servicer. It currently has 200 employees.

About The Mortgage Collaborative

Based in San Diego, California, The Mortgage Collaborative was founded in 2013 to empower mortgage lenders across the country with better financial execution, reduced costs, enhanced expertise and improved compliance, as well as helping our members access the dynamic and changing consumer base in America. The association is managed by its founding members, John Robbins, CMB; David Kittle, CMB; Gary Acosta, CEO of the National Association of Hispanic Real Estate Professionals (NAHREP); and Jim Park, former chair of the Asian Real Estate Association of America (AREAA). Robbins and Kittle are former chairmen of the Mortgage Bankers Association of America. For more information visit: themortgagecollaborative.com

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