Kristy Fercho is executive vice president and head of Wells Fargo Home Lending. As head of Home Lending, Fercho oversees one of the nation’s leading combined home lenders and servicers, funding one of every twelve loans and servicing one of every eight loans in the country.

In her role, Fercho leads a team of more than 25,000 mortgage professionals in sales, operations, servicing, capital markets, portfolio management, and related business, risk management, and supporting functions.

Fercho joined Wells Fargo in 2020 from Flagstar Bank, where she had served as president of the company’s mortgage division since 2017. Prior to joining Flagstar, she spent 15 years with Fannie Mae, where she led the strategy and business performance of single-family customers in the western United States and also served in customer engagement and human resources roles. Fercho began her career and served in a variety of sales, operations, and human resources roles at Baxter International before moving to PepsiCo Inc., where she ultimately was director of worldwide corporate human resources.

Fercho currently serves as vice chair of the board of the Mortgage Bankers Association, vice chair of the MBA’s Diversity and Inclusion Advisory Committee, co-chair of the Affordable Housing Council, and a member of its Residential Board of Governors. She also serves on the boards of City Year and the Detroit Zoological Society. Her industry accolades include HousingWire recognizing her as a Women of Influence in the housing industry; MReport honoring her as one of the Top Women in Housing; Diversity Journal listing her among its Women Worth Watching; National Mortgage Professional Magazine naming her to its list of Most Powerful Women; and the Michigan Chronicle selecting her for its Women of Excellence recognition.

Fercho is a graduate of the University of Southern California and holds a Masters of Business Administration from Saint Joseph’s University, where she serves on the Board of Trustees.