Kristy Fercho is executive vice president and head of Wells Fargo Home Lending, overseeing one of the nation’s leading combined home lenders and servicers. 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 while also serving 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 Chair of the Mortgage Bankers Association and a member of its Residential Board of Governors. She also leads the Affordable Housing working group for the Office of the Comptroller of the Currency REACh initiative. She serves on the boards of the National Urban League, Opens Doors Foundation, City Year, and the Detroit Zoological Society. Her industry accolades include selection for American Banker’s 2021 “Women to Watch” list; 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; and National Mortgage Professional Magazine naming her to its list of Most Powerful Women.

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