

MBA[®]

MORTGAGE BANKERS ASSOCIATION

MBA SPEAKERS BUREAU



Kristy Fercho
MBA 2019 Vice-Chairman

Kristy Fercho joined Flagstar Bank in 2017 as executive vice president and president of Mortgage. In this role, Fercho is responsible for the direction and oversight of all aspects of mortgage and secondary marketing and for the continued expansion of Flagstar's mortgage business. Flagstar is the nation's fifth largest bank mortgage originator.

Prior to Flagstar, Fercho spent 15 years with Fannie Mae, ultimately serving as senior vice president, customer delivery executive, responsible for the end-to-end strategy and business performance of all single-family customers in the western United States, representing an acquisition volume of over \$300 billion. Her experience in the mortgage industry is broad and deep, covering mortgage originations, fulfillment, risk management, secondary marketing, servicing, technology initiatives, and regulation.

Prior to Fannie Mae, she worked for eight years at PepsiCo, reaching the level of director of Human Resources for several corporate functions worldwide. Fercho began her career at Baxter Healthcare in sales, operations, and HR positions.

Fercho serves on the board of directors of the Mortgage Bankers Association, City Year, and the Detroit Zoological Society. MReport honored her as one of the Top Women in Housing, Diversity Journal listed her among its Women Worth Watching, National Mortgage Professional Magazine named her to its list of Most Powerful Women, and the Michigan Chronicle selected her for its Women of Excellence recognition.

The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 280,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation's residential and commercial real estate markets, to expand homeownership, and to extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of over 2,200 companies includes all elements of real estate finance: mortgage companies, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies, and others in the mortgage lending field. For additional information, visit MBA's Web site: www.mba.org.