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.