

MBA[®]

MORTGAGE BANKERS ASSOCIATION

MBA SPEAKERS BUREAU



Kristy Fercho

MBA 2020 Chairman-Elect

Kristy Fercho is Chairman-Elect of MBA and 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 12 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 Pepsi Co. Inc., where she ultimately was director of worldwide corporate human resources.

Fercho currently serves as Chairman-Elect 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 Master of Business Administration degree from Saint Joseph's University, where she serves on the Board of Trustees.

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.