

**Bill Cosgrove, CMB**

Chairman

Bill Cosgrove, Chairman of the Mortgage Bankers Association, is the Owner and CEO of Union Home Mortgage Corp. headquartered in Strongsville, Ohio. His mortgage banking career began in 1986 as a residential loan officer. In 1994 Mr. Cosgrove joined Union National Mortgage Co. and in 1998 was named President. Mr. Cosgrove purchased and became 100% stockholder of the company in 1999. In 2013, the Company's name was changed to Union Home Mortgage Corp. to reflect the Company's mission of supporting successful homeownership in America.

In 2007-2008 Mr. Cosgrove was President of the Ohio Mortgage Bankers Association. He is the first person from Ohio to serve as both President of the Ohio MBA and Chairman of National MBA.

He has served the National Mortgage Bankers Association's Residential Board of Governors, the Steering Committee of RESBOG and currently serves the Board of Directors as Chairman.

From 2008 to 2010, Bill was the National Chairman for MBA's MORPAC Committee. This prestigious appointment consists of leading the fund raising efforts for MORPAC throughout the country. MORPAC raised \$1.1 million for industry activism during Bill's Chairmanship of MORPAC.

In 2000 at the age of 38 he was named in Crain's Cleveland Business "40 under 40" honored as one of the top 40 young executives in Northeast Ohio. In 2003 Mr. Cosgrove was inducted into the Bedford, Ohio High School Distinguished Hall Of Fame for his accomplishments in Mortgage Banking. In 2004, he earned the coveted Certified Mortgage Banker designation (CMB). In 2008, he was awarded the distinguished Hoddup Award for his many contributions to the Ohio Mortgage Bankers Association and In 2011 Bill was awarded the National Mortgage Bankers Associations Burton C. Wood, National Legislative Service Award for his superior legislative efforts representing the mortgage banking industry.

Mr. Cosgrove has testified on behalf of the industry in Washington D.C before the House Financial Services Sub Committee, Senate Banking Committee and the Ohio House of Representatives. He has been interviewed by national publications, The Wall Street Journal, USA Today, numerous trade publications, national and local news networks.