

HONORS, AWARDS AND RECOGNITIONS



Making a Difference



Angela Aguilar

■ Aguilar honored by NAHREP as Latino Mortgage Professional

A credit union loan officer was among those honored this year when the NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP®), in association with RADIAN, released its seventh annual Top 250 Latino Mortgage Originators Report. The report recognizes the top Latino mortgage professionals across the United States.

Among the top mortgage originators was ANGELA AGUILAR, ranked as No.163 on the Top 250 list. Aguilar closed 161 mortgages in 2020. A native Texan, she is the top originator at TEXAS BAY CREDIT UNION in Houston.

According to NAHREP, Aguilar “has a passion for helping others achieve their long-term goals, and being a mortgage loan officer helps her do just that. Starting as a consumer loan officer, she knew nothing about mortgage loans or what was even needed to apply for a home. Today, she is a top producer.”

The report ranks individual originators based on both number and dollar volume of transactions. It features data points, snapshots and photos of the honorees, who will be recognized by NAHREP in San Diego Sept. 29-Oct. 2, 2021.

■ Verity and Harborstone CUs Donate \$72,000 to Habitat for Humanity

VERITY CREDIT UNION, HARBORSTONE CREDIT UNION and CREDIT UNION HOME MORTGAGE SOLUTIONS (CUHMS) have donated \$72,000 to Habitat for Humanity.

CUHMS is a Credit Union Service Organization (CUSO) co-owned by Verity and Harborstone Credit Union. It handles the funding, closing and servicing of home loans for both credit unions.

“These donations represent our commitment to donate \$100 for every mortgage loan funded in 2020,” said BRIAN POUCH, President of CUHMS. “We are thrilled to be making a much larger donation this year, thanks to the mortgage refinance boom brought on by low interest rates.”

The money will be split between Habitat Seattle/King County and Habitat Tacoma/Pierce County with each receiving \$36,000.

In Seattle, the donation will be used toward the 57 Habitat houses being built throughout King County. For Tacoma, the funds will be used for new home construction for low-income Pierce County households.

Habitat’s overall work is designed to help homeowners achieve the strength, stability and self-reliance they need to build better futures for themselves and their families.

In past years, the CUHMS team joined Habitat for a day of volunteer work by helping to remodel one of the Habitat stores. Employees of both credit unions look forward to participating in a Habitat build once Covid-19 restrictions are eased.

■ Amy Moser Named CLO at Mountain America CU

MOUNTAIN AMERICA CREDIT UNION has announced the appointment of AMY MOSER as Chief Lending Officer. Moser had been serving as Vice President of Mortgage Services, where she was a trusted advisor on high-level lending policy decisions regarding residential, commercial and consumer loans.

Since becoming VP of Mortgage Lending in 2012, Moser’s leadership has played an integral role in expanding the credit union’s lending powers. With a focus on member experience, Mountain America became the first lender in the nation to digitally close both FHA and VA loans.

Moser’s ability to implement continuous improvement and innovation has allowed the mortgage team to increase loan volume by \$2.56 billion the past eight years with a modest increase in employees.

“It’s not just about closing a loan; it’s about making the process easier and faster, for both borrowers and employees, making it enjoyable,” Moser said. “Lending is a critical element to helping our members achieve their financial dreams”

Moser serves as Secretary of the American Credit Union Mortgage Association (ACUMA) Board and on the Credit Union National Association (CUNA) Sub-Housing Committee. Previously, she served on the Freddie Mac, Fannie Mae and Mortgage Electronic Registration System committees.

Actively involved in her local community, Moser frequently volunteers at the Ronald McDonald House and provides needed supplies to elementary schools with high percentages of low-income families.



Amy Moser

■ Mortgage Markets CUSO Partners with Webmax on Digital Mortgages

MORTGAGE MARKETS CUSO, a Connecticut-based service organization providing credit unions with mortgage lending services and advanced fintech capabilities, has partnered with WEBMAX, a digital mortgage solutions provider, to allow credit unions to offer a superior digital mortgage experience and a competitive advantage in growing their mortgage business.

"Today's mortgage shoppers expect to be able to submit leads online and via mobile, but to match the exceptional service level credit union members expect, you also have to offer a high-touch experience, so customers know you're invested in their success," said MICHAEL FERRARO, President of the CUSO.

A brief, multi-step interactive online lead form begins the digital experience. The form kicks-off the Mortgage Markets CUSO digital experience. The form creates a customized experience that engages the mortgage applicant from their very first contact. At every step of the submitted lead process, customers receive personalized emails, text messages, calendar reminders and other services that communicate Mortgage Markets's care and attention.

"Individual credit unions would be hard-pressed to offer such a comprehensive, integrated digital mortgage experience," said Ferraro.

■ Heather Tancreti Named Lending VP at Bellwether

BELLWETHER COMMUNITY CREDIT UNION has named HEATHER TANCRETI as Vice President of Lending. She formerly served as the Manchester, New Hampshire-based credit union's Assistant Vice President of Lending.

With more than 18 years of credit union experience, Tancreti will manage lending programs, products and services. She will drive the loan sales culture with a strong focus on member satisfaction while leading the consumer loan processing, loan underwriting and indirect lending teams.

Tancreti began her career at Bellwether as a Mortgage Sales Manager nine years ago and was promoted to AVP of Lending in 2016. Prior to coming to Bellwether, she worked at LOGIX FEDERAL CREDIT UNION in Nashua, New Hampshire for nine years.

"Heather has done an outstanding job in consumer lending and has proved to be an effective leader of the team while demonstrating her willingness to partner up with all stakeholders throughout Bellwether to achieve success," said WILLIAM ZAFIRSON, Chief Lending Officer.

■ Educators CU Wins 'Best Of' Awards for Seventh Year

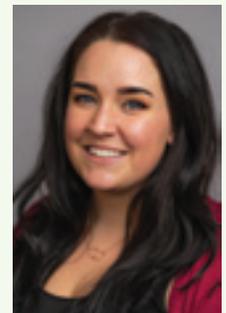
EDUCATORS CREDIT UNION was voted "Best Financial Institution for Getting a Home Mortgage" in the annual Best of Milwaukee Awards conducted by the Shepherd's Express newsweekly. Educators CU won for the seventh consecutive year.

The Educators CU Mortgage Team is made up of 40 employees with responsibilities ranging from loan origination to servicing, covering 26 branch locations across Wisconsin.

Educators' annual mortgage volume has increased by 25% in 2020 after a 72% jump in 2019. This year-over-year increase is attributed to an overhaul of the mortgage process—from application to loan close—to be more member-friendly.

"We've made several technological enhancements to make life easier on our members so they can apply, sign documents and provide any supporting documents all from their mobile phone," said SARAH GROCHOLA, Assistant Vice President of Mortgage Processing. "This proved to be invaluable during the pandemic when most business shifted to electronic."

In the same poll, Educators was also recognized as "Best Credit Union," "Best Financial Institution for Getting a Business Loan," "Best Financial Institution for Opening a Checking Account," "Best Financial Institution Providing Best Customer Service," and "Best Financial Planner."



Sarah Grochola

■ TELL US ABOUT YOUR NEWS

We publish news of credit union real estate industry honors, awards and recognitions of individuals and organizations. We also publish news of housing-related community recognitions, such as Habitat for Humanity projects and National Association of Realtors cooperative ventures.

Send your news to tburton@acuma.org and include who, what (be specific), when, where and, if desired, a head-and-shoulders photo (150 dpi) identifying the person being honored (name, title, organization). Deadlines are November 15 for the Winter Issue and May 15 for the Summer issue.

■ FHL Bank Atlanta, Truiliant Announce Transfer of First Mortgage eNote

FEDERAL HOME LOAN BANK OF ATLANTA and TRULIANT FEDERAL CREDIT UNION have announced that Truiliant is the first financial institution in the Southeast to complete a transfer of an electronic promissory note (eNote) to FHLBank Atlanta.

The digital transaction, completed in March during a video conference call, used Truiliant's DocMagic eVault and the Mortgage Electronic Registration Systems (MERS) eDelivery system.

The transfer was completed as part of FHLBank Atlanta's eNote pilot program, which is intended to test the infrastructure necessary to allow a limited number of FHLBank Atlanta members to report eNotes as collateral. eNotes contain the same information as a traditional mortgage paper note, but they are created, signed, and stored digitally within an eVault with a tamper-seal to secure and authenticate the document.

In order for the transfer to be effective, Truiliant met a series of standards relating to eSignatures, eNote documentation, eClosings, eRegistry requirements, eNote vault requirements and servicing system requirements. These standards reflect the set of core requirements published by the 11 Federal Home Loan Banks in early 2020.

Since 2017, the Federal Home Loan Banks have been working together to develop the many components necessary to allow their individual members to pledge eNotes and they are in various stages of accepting eNotes as collateral. The transfer of Truiliant's first eNote marks the launch of FHLBank Atlanta's pilot program for accepting eNotes.

When a closing is completed, the eNote is tamper-sealed and registered with the MERS eRegistry system, which also indicates the location of the authoritative copy. eNotes cannot be altered without the change being recorded on a digital audit trail, and the note cannot be lost.

■ Behrens, Brydun Take on Roles at CU Realty, BCU

Illinois-based BCU has announced two recent changes that will have a huge impact on the credit union's \$4.6 billion real estate business, the largest segment of its serviced portfolio.

HERB BEHRENS, Vice President of Real Estate Lending, has accepted a new position as CEO of CU REALTY, an important business partner supporting BCU's purchase mortgage strategy.

BCU is the largest and fastest-growing client of CU Realty's Home Advantage program, and the first credit union to save its members \$1

million in Realtor commissions in one year. BCU members have saved over \$5 million through the program, and BCU supports Behrens' vision for the future of Home Advantage.

DAVID BRYDUN, Vice President of Consumer Lending and Business Services at BCU since 2014, has been promoted to Senior Vice President, Chief Lending Officer. Brydun will add the real estate product lines to his responsibilities. He joined BCU in 2007 and has served in many roles including leadership over Deposit Ops, Collections/Recovery and Loan Sales.



Herb Behrens



David Brydun

■ Wade and Escalona Advance at CU Members Mortgage

CU MEMBERS MORTGAGE, a division of COLONIAL SAVINGS, F.A., has named SABINE WADE as Assistant Vice President of Operations and NORA ESCALONA as Correspondent and Fulfillment Supervisor.

Wade will continue to manage the processing teams and also lead the Correspondent and Fulfillment team. She is responsible for providing oversight and direction to the Processing, Correspondent and Fulfillment teams by streamlining processes, creating operational efficiencies and increasing member and credit union satisfaction.

Wade was hired by Dallas-based CU Members in 2020 as the Processing Manager. She previously served as Vice President of Underwriting for Colonial National Mortgage. She has more than 20 years of experience in mortgage lending.

Escalona will aid in the onboarding of new credit union partners, manage efficiencies in processing and submitting loans and assist credit unions with any other needs. She has worked for CU Members since 2001, holding positions in processing, closing, Correspondent & Fulfillment Account Executive and client engagement team.



Sabine Wade



Nora Escalona