2023 WOMEN IN HOUSING LEADERSHIP AWARDS

Continuing an annual tradition, *MortgagePoint* once again brings you the Women in Housing Leadership Awards recipients, as presented at last month's Five Star Conference and Expo.

The Rising Star Executive Award



Micole Booker

AVP, Senior Preservation & Post-Sale Disposition Manager, Flagstar Bank

What are your proudest career achievements thus far?

The proudest moment of my career was learning that my team and peers had nominated me for the Rising Star Executive award. It was a proud moment because it truly meant that people I interact with everyday see my impact and cared enough to share that impact with our industry. As a leader, there is no better accomplishment than for those you serve every day to showcase what you mean to them, how you've helped them, and what they are learning from you and what you are learning from them. I was tremendously humbled, and it made me feel valued.

Are there any women who have served as career mentors for you, and what did you learn from them?

There have been so many women I have learned from and owe so many lessons to and, unfortunately, I can't name them all. But I'd like to shine a light on a couple. My first mentors being the women of my family, like my dearly departed mother, Aunt Mona, and cousin Natherdia, who taught me to master being myself and never be afraid to take a chance on my dreams and goals. My industry mentor is fellow award winner and nominee Jodi Gaines, from whom I've learned how to lead with authenticity and to know my worth. Jodi has helped me bring my whole self into all rooms, and to be unafraid in doing so. I have also been blessed with other women who have challenged me, like Marcelina Smith of Flagstar Bank, Stephanie Orrico of Rocket Mortgage, Leavetta White of Rocket Mortgage, and Stephanie Robotnik of ServiceMac. These women taught me to dig deep, that improvement is constant, to be fearless, and that it is okay as a woman to go after what I want.

What is the most critical piece of advice you would give to women beginning their career in this industry?

The most critical piece of advice I would give a young woman starting out is bet on yourself. You are your biggest advocate, ally, and critic. So much power lies in knowing the impact of those roles for ourselves. Learning when to use the critic will open doors, but it isn't the role

you should use the most. Also, learn to connect and don't be afraid to show other women your kindness, strengths, and your insecurities. Nobody is perfect, and showing up as a whole person shows the world you have grit as well as grace, all of which are needed to succeed.

The Leadership Award

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Robin Wright

Managing Partner, Wright, Finlay & Zak, LLP

What are your proudest career achievements thus far?

Going back almost 22 years (January 2002), my two partners and I started Wright, Finlay & Zak (WFZ). We began with two and a half associates, a secretary

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and a file clerk, and we had to borrow money to pay their salaries. As luck would have it, clients followed us and WFZ was "in the black" within its very first year. I still have in my office a framed copy of our first check, received from a loan servicer client who wanted to be the first one to pay us. In 2018, WFZ had grown to its largest size of 138 employees (including 69 attorneys). Managing that size of firm was certainly a career milestone, but at the same time, it was a bit daunting knowing we were responsible for 138 livelihoods! I am also very proud that WFZ is a WBENC certified women-owned firm and is recognized as one of the largest women-owned law firm in Orange County. Of course, another proud career achievement was receiving this Five Star Women in Housing Leadership Award. Thank you again.

Are there any women who have served as career mentors for you, and what did you learn from them?

My mom had significant influence on me as a businessperson. My dad was the epitome of an entrepreneur with his many businesses, such as a construction company, a brokerage company, a property management company, a real estate investment company, and several retails businesses-all going at the same time. When he met my mom in around 1960, she was a second-grade schoolteacher. After they married, my mom became my dad's receptionist, secretary, bookkeeper, property manager, retail shop operator—whatever was needed to keep the businesses going. These jobs were in addition to being a wife, a gourmet cook, and a mother of two. She evolved to be the business partner, making day-to-day business decisions for almost 50 years. Yet, to the outside world, my mom may have appeared to be just the wife of a successful businessman. My personal takeaway is that, despite outward appearances, a woman may really be running the show.

What is the most critical piece of advice you would give to women beginning their career in this industry?

This is the great thing about being in the finance and real estate industry: there are many different career options in this field. And it's not that unusual for people to change careers while remaining in the same industry (such as starting in real estate sales and then moving on to mortgage banking.) When you begin your career, start building your professional relationships. Attend networking events. Let your employer know that you are interested in attending trade conferences, such as the Five Star Conference or the MBA events. Not only will you gain education from very knowledgeable speakers involved in many different trades, but you will meet other attendees to build your network. The people you meet may become your friends, clients, fellow networkers, business partners, future employers, etc. These relationships may not happen overnight, but they are definitely worthwhile investments in your career.

The Keys in Hand Award

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Stacey Walker

Director, Single-Family Affordable Lending, Freddie Mac

What are your proudest career achievements thus far?

I have been at Freddie Mac for more than 20 years. In that time, I have had many proud career moments, starting with the original development of CreditSmart®, our financial education curriculum 21 years ago. It has given me

immense pride to oversee the recent overhaul of CreditSmart, making it a suite of educational courses to include homebuyer education, financial capability, and facilitator training in multiple languages to reach more potential homebuyers.

I am proud every day to partner with our Borrower Help Centers and other nonprofit housing counseling agencies to prepare consumers, including low- and moderate-income families, for homeownership. I take pride in highlighting the great work they do as a vital part of the housing ecosystem and Freddie Mac. In 2022, along with other partners, these centers provided homebuyer education to more than 104,000 consumers, on-onone prepurchase counseling to 40,000 individuals, and provided foreclosure avoidance education and counseling to more than 41,000 households.

Finally, I am most proud of the growth I have experienced as a woman and person throughout my career at Freddie Mac, in a position that allows me to contribute to the mission of making home possible for all.

Are there any women who have served as career mentors for you, and what did you learn from them

There have been many, many women who have served as mentors throughout my career, both within Freddie Mac and outside the company. Many of my mentors had no idea they were my mentor! Through these women, I have learned how to lead by example and with respect, think strategically, be prepared for the task, and to never stop learning!

What is the most critical piece of advice you would give to women beginning their career in this industry?

Be patient. Always trust yourself, meaning learn to trust your gut instinct. Give yourself grace. Never stop learning. Help someone else. All of these are critical!

The Corporate Social Responsibility Award



Jane Larkin

VP, Default Servicing, Colonial Savings

What are your proudest career achievements thus far?

My proudest career achievements thus far have revolved around my passion for implementing customer solutions and improving the overall experience of our customers. Most recently, this occurred during the COVID 19 pandemic. Early on, we met as a team regularly to discuss technology and process enhancements to assist with the management of our borrowers' needs. Leadership quickly established open links for our customer-facing agents to be able to swiftly escalate and resolve questions as best we could. Each morning started with group huddles and collaboration to ensure each representative focused on Colonial's core values of Proficiency, Integrity and Empathy, while also focusing on our unofficial motto: Families, Not Files.

With a tremendous increase in customer needs, we acted quickly to crosstrain team members from other areas of the business to assist and develop a systematic approach to meeting CARES Act requirements and other investor rules. While this was a challenging time, all team members gained confidence

and worked steadfastly to manage our customers' needs and expectations.

Are there any women who have served as career mentors for you, and what did you learn from them?

On a personal level, my mother has been a powerful and influential person in my life. Mom is a first-generation American citizen from Japan. While I can go on and on about how wonderful, funny, and strong she is, I would say that two of the most significant things I've learned from her are the importance of having an open worldview and the satisfaction of resolving a problem and never giving up. With her guidance, I believe I am better able to relate with most people I engage with, and I will work tirelessly to improve processes, associate/leadership development, and teambuilding.

On a professional level, JK Huey has been a great influence on me. I met JK earlier in my career, while at Indy-Mac Bank. I observed her strong, calm demeanor, as well as how she managed with professionalism and grace. Not only was she a great leader, but I was extremely impressed by her service to the mortgage community, serving as past President of the Texas Mortgage Bankers Association (1999), Five Star Lifetime Achievement Award recipient (Five Star Institute, 2014), Larry E. Temple Distinguished Service Award (TMBA 2012), and Young Mortgage Banker of the Year (TMBA 1992).

What is the most critical piece of advice you would give to women beginning their career in this industry?

Advice I would offer women beginning their careers in this industry include:

- I. Communicate with mindfulness, and
- Take care of yourself—have a healthy lifestyle

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The Laurie A. Maggiano Legacy Award



Jodi Gaines

Chief Client Officer & EVP, Insight One

What are your proudest career achievements thus far?

Three recognitions come to mind: first, founding CRFS at my kitchen table and growing the company to over 650 employees while providing best-in-class service. Second, receiving the Women in Housing 2023 Five Star Conference Laurie A Maggiano Legacy Award. Laurie is someone who I have always held in the highest regard and have aspired to be more like. I still think of her often and all that she accomplished in her career. Third, receiving the James L. Bopp Service Award from NYMBA. Jim was instrumental in the formation of the statewide MBA in 2014 and has served two times as the NYMBA President. Jim encouraged me to join NYMBA and help create the "Loan Servicing Committee," which I did with the help of Chip Nolan and Candace Archibald. The Loan Service Committee has blossomed into having over 20 very active members, all doing incredible work. My involvement with the NYMBA also lead to another of my greatest accomplishments, which was joining the executive board and being named as the NYMBA President from June 2022-October 5, 2023.

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Are there any women who have served as career mentors for you, and what did you learn from them?

Several women mentored and inspired me: Laurie Maggiano and Stephanie Kelly come to mind. Laurie always took time out of her demanding schedule to meet, answer questions, and offer guidance on everything from government regulation, standing up for what you believe in, and balancing my career with family life. Stephanie Kelly was the team lead of the claims department and spent weeks and months training me. There are also many other women trailblazers, like Ann Thorn, JK Huey, Jocelyn Martin-Leano, Charmaine Brown, Timika Cole Lewis, and Amie McCarthy, showing that success is achievable regardless of gender. I would also be remiss to share that I spent a lot of my earlier days in my career watching and learning from people that I wanted to be more like-both men and women—and paying attention of what I didn't want to do. It's a culmination of all these relationships and experiences that have shaped the person I am today.

What is the most critical piece of advice you would give to women beginning their career in this industry?

To women starting their careers in this industry, my foremost advice is to fuel your journey with passion and curiosity. Remember, we are perpetual learners in both business and life.

Approach challenges with an open mind, fostering collaboration, and always seek to surround yourself with inspiring individuals. Dedicate time to causes you genuinely care about, and always strive to enhance the spaces and communities you touch. Aim to surround yourself with those from whom you can learn, and always acknowledge and celebrate the contributions of others. Diversity is the tapestry of our world; appreciate and value everyone's unique strengths and perspectives. Mistakes are inevitable, but they become valuable when we learn from them. As Maya Angelou wisely said, "People will forget what you said, people will forget what you did, but people will never forget how you made them feel." Embody this sentiment in all your interactions.



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