



## HONORS, AWARDS AND RECOGNITIONS

# Making a Difference

### ■ Tina Mausser of IDS Honored by HousingWire

**TINA MAUSSER**, Client Support Manager for **INTERNATIONAL DOCUMENT SERVICES (IDS)**, has been honored by *HousingWire* magazine in its fourth annual HW Insiders Awards™ program.

Winners are chosen annually by *HousingWire's* editorial board based on their accomplishments.

According to the publication, the HW Insiders program recognizes 50 individuals who “are the ‘go-to’ team members in their companies and represent a wide range of occupations within the housing industry, from lending and servicing to investments and real estate. The Insiders are professionals their companies turn to with their most important or challenging projects because their contributions and hard work lead to superior results.”

Mausser has been with IDS, a mortgage document preparation vendor, for 14 years. She has worked in several departments, including Integrations and Implementations, enabling her to build long-standing relationships with IDS's clients.

“Tina Mausser is one of IDS's most valued employees,” IDS Vice President and General Manager **MARK MACKEY** said. “Her diligence, leadership and dedication to client service haven't gone unnoticed, and we are thrilled to see her efforts recognized on an industry-wide scale.”

### ■ Radian's Bruschi Celebrates 35 Years; Company Unveils Home Price Index

**TONY BRUSCHI** has celebrated his 35th anniversary at **RADIAN**, which provides private mortgage insurance and related risk management products and services.

Bruschi, Vice President and Senior Relationship Manager for Credit Union Strategy, has also managed Radian's secondary marketing team, inside sales support, Wall Street sales, and various segment strategies, including credit union sales.

Bruschi has been a speaker at various MBA events, the Western Secondary marketing conference, and has written articles in various publications including the Scotsman Guide and ACUMA's *Pipeline* magazine. He is a graduate of the MBA School of Mortgage Banking and a Certified Mortgage Banker.

In other Radian news, the company has unveiled its **HOME PRICE INDEX**. Leveraging a wealth of national data and property valuation expertise, the indices track changes in housing values and real estate markets. From an accurate and up-to-date value of nearly every home across the U.S., Radian's indices recognize that housing stock and quality are always changing and that to understand markets, you need to see the whole picture.



Tony Bruschi

### ■ Members 1st Recognized as a Top Mortgage Lender

**MEMBERS 1ST FEDERAL CREDIT UNION'S** Mortgage Services division has been ranked the No.1 local residential mortgage lender by dollar volume by the Central Penn Business Journal.

Of the 25 local mortgage lenders and brokers on the list that represent a seven-county region, Members 1st, based in Mechanicsburg, Pennsylvania, moved into the top spot, jumping from second place in 2018.

“We are committed to our members during these important financial moments,” said **DAWN PELLEGRINO**, Vice President of Real Estate Lending. “Whether someone is buying their first home, a vacation home, relocating or looking to refinance an existing mortgage, we have a mortgage program tailored to all needs.

Members 1st FCU serves more than 435,000 members through its branch locations in southcentral Pennsylvania. It offers mortgages in Pennsylvania, Maryland, Delaware, Florida, North Carolina and South Carolina, and has plans to expand into additional states, Pellegrino said.

In addition, Members 1st has been ranked among the top 50 mortgage-originating credit unions in the nation in the quarterly Top 300 rankings compiled by ACUMA.

#### ■ 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 [krista@acuma.org](mailto:krista@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.



## HONORS, AWARDS AND RECOGNITIONS

# Making a Difference

*Continued*

### ■ CU Members Mortgage Hires Credit Union Lending Expert

**CU MEMBERS MORTGAGE** has hired credit union mortgage lending expert **RENEE KONTROS** as Pipeline Manager. Kontros is responsible for managing the mortgage pipeline for all direct lending credit union partners to ensure on-time closings and increase member and credit union satisfaction.

Previously, Kontros worked for a mortgage CUSO where she managed processing for three credit unions originating more than \$1 billion annually. She has held various other lending positions including processing supervisor, closer, processor and loan officer assistant.

Kontros also has experience working with challenges such as self-employed applicants, problematic credit histories, government loan products and construction loans.

“Renee’s extensive background specializing in challenging loan processing will expand our ability to serve credit unions nationwide in this dynamic market,” said **STEVE HEWINS**, Senior Vice President of CU Members Mortgage, a division of Colonial Savings. “She has the skills we have searched for to tackle complex transactions we are processing today for our credit union partners and their members.”

Dallas-based CU Members Mortgage provides comprehensive mortgage services to credit unions and CUSOs nationwide, originating more than \$1 billion in FHA, VA, and conventional loans each year.



*Renee Kontros*

### ■ Servion Group CUSO Surpasses 400 Mortgage Partners

**THE SERVION GROUP**, a Minnesota-based credit union service organization (CUSO), has reached a milestone in its growth: the company now has more than 400 mortgage partners across the United States.

Its partners are comprised of credit unions and community banks with asset sizes ranging from under \$10 million to more than \$5 billion.

“We are excited about the growth of our company and equally excited about using our mortgage expertise to help partners grow as well,” said **BRAD CRANDALL**, CEO of The Servion Group.

“We’ve also diversified our company to support partners in areas like business lending, real estate, residential and commercial title, and financial advisory, making us a viable strategic partner to institutions seeking growth in those areas” said Crandall.

### ■ Yolo FCU Earns County’s ‘Best Mortgage Company’ Award

**YOLO FEDERAL CREDIT UNION** has been voted Best Mortgage Company in California’s Yolo County for the second year in a row.

The credit union said “employee devotion of providing the best service” to members earned it the 2019 award, presented by the Daily Democrat newspaper. The honored Real Estate team included **CONNOR BODKIN**, **PAIGE SWANSON**, **BETHANY MALCOLM** and **ROSIE VEGA**, and Vice President **MATT ISIKA**.

Yolo Federal has five branches throughout the county to serve members.



*The Yolo FCU Real Estate team includes (from left) Connor Bodkin, Paige Swanson, Bethany Malcolm and Rosie Vega. Not pictured is Vice President Matt Isika.*

## ■ Fannie Mae's Tammy Trefny Earns CMB Designation from MBA

**TAMMY J. TREFNY**, the Relationship Manager for Single Family Mortgage at **FANNIE MAE**, has received The Certified Mortgage Banker (CMB) designation from the Mortgage Bankers Association.

The designation is the industry standard of professional success and one of the highest levels of professional success one can achieve in the mortgage industry. It symbolizes respect, credibility, ethics and achievement within real estate finance.

CMB candidates must acquire points earned through a combination of professional experience, secondary education, continuing education through MBA-sponsored events and MBA Education courses, as well as participation in MBA at the local, state and/or national level.

After accumulating the required points and passing a comprehensive written exam, candidates must demonstrate industry knowledge by passing an oral exam conducted by a panel of CMBs.



Tammy Trefny

## ■ BFSFCU Tops \$5 Million in the CU Realty Million Dollar Club

Washington, D.C.-based **BANK-FUND STAFF FEDERAL CREDIT UNION (BFSFCU)** has returned more than \$5 million in cash back to members buying and selling homes through the HomeAdvantage® program from **CU REALTY SERVICES**.

In so doing, BFSFCU has earned a lofty spot in the CU Realty Million Dollar Club: It is the second CU to have saved its members \$5 million through the program.

The HomeAdvantage program is a turn-key real estate marketing solution designed to help credit unions attract and engage members interested in buying or selling a home. When members use a HomeAdvantage certified agent to buy or sell a home, they qualify to earn cash back bonuses at closing. Other HomeAdvantage features include co-branded property search portals, market research and property valuation tools.

BFSFCU partnered with HomeAdvantage in 2004 and was one of the first credit unions to be named to the Million Dollar Club when the award was established in February 2017. The club recognizes high-performing credit unions that excel at using the HomeAdvantage program to make homeownership more affordable.

“For the past 15 years, Bank-Fund Staff Federal Credit Union has dedicated a lot of effort and time to serving its members through HomeAdvantage,” said **TINA POWERS**, COO of CU Realty Services. “We are so pleased that one of our very first Million Dollar Club members has now reached the \$5 million level. This achievement speaks to its steadfast commitment to making homeownership more affordable for its members.”

Launched in 2001, the CU Realty CUSO has worked with more than 100 credit unions and mortgage CUSOs in 25 states.



*Daniel J. Rogan, General Manager of Loan Originations at Bank-Fund Staff Federal Credit Union, receives a HomeAdvantage award from Dossia A. Dixon, M.S., Regional Account Manager at CU Realty, for returning more than \$5 million to homebuyers.*

## ■ McLaughlin Appointed to CFPB Council

**RACARDO McLAUGHLIN**, the Vice President of Mortgage Origination/Operations at **TWIN-STAR CREDIT UNION** in Lacey, Washington, has been appointed to the Consumer Financial Protection Bureau (CFPB) Credit Union Advisory Council by CFPB Director **KATHY KRANINGER**.

## ■ Frontwave CU Celebrates Record Year for Mortgage Lending

**FRONTWAVE CREDIT UNION** in Southern California set a record for mortgage lending in 2019, funding more than \$75 million in first mortgages through November 30, 2019, a year-over-year increase of more than 146%.

**JEFF FORSGREN**, Director of Real Estate, credits the growth to a combination of factors, including new products, new team members and improved efficiencies.

“In 2019, we began offering VA loans, rolled out a 3% down first-time homebuyer program, and added a no-closing-cost product to our lineup,” he explained. “These new products are well-suited to Frontwave’s membership base, which includes a large percentage of younger military members and families, as well as veterans.”

Frontwave also expanded its Real Estate team in 2019, welcoming new Home Loan Consultants **AUTUMN ROOSE**, **FARID SANIE** and **DUSTY CARROLL**.

With 14 branches in California’s San Diego, Riverside and San Bernardino counties, Frontwave serves more than 89,000 members and counts more than \$900 million in assets.

Recognized as a “best place to work” in Southern California, Frontwave also won the **PETER BARRON STARK AWARD** for Workplace Excellence again in 2019.

## ■ Conference Attendees Rise to the Occasion



During the 2019 ACUMA Conference, a group of volunteers led by **GENWORTH'S MELISSA LINEBERRY** held an evening food drive. The packets collected were donated to **RISE AGAINST HUNGER** to benefit areas impacted by food shortages across the globe. Lineberry plans to repeat the event during the 2020 ACUMA Conference. For more information on Rise Against Hunger, visit [www.riseagainsthunger.org/global-impact/](http://www.riseagainsthunger.org/global-impact/).



# WELCOME NEW MEMBERS

**ACUMA** extends a warm welcome to its newest members, who join a community dedicated to helping credit unions put more members in homes through competitive mortgage-lending programs.

These new members are entitled to all the benefits of ACUMA's educational and networking organization, including events and knowledge shared through our website ([www.acuma.org](http://www.acuma.org)) and our magazine, the *Pipeline*.

Join ACUMA in wishing success to these new members:

### CREDIT UNION MEMBERS

- AEA Federal Credit Union
- Andrews Federal Credit Union
- Atlanta Postal Credit Union
- Avadian Credit Union
- Canyon State Credit Union
- Del-One Federal Credit Union
- Diamond Credit Union
- Emory Alliance Credit Union
- Glass City Federal Credit Union
- Granite Federal Credit Union
- Gulf Coast Educators Federal Credit Union
- Launch Federal Credit Union
- Leaders Credit Union
- Member One Federal Credit Union
- Mid-Atlantic Federal Credit Union
- Minnequa Works Credit Union
- Publix Employees Federal Credit Union

- Southern Security Federal Credit Union
- Tampa Bay Federal Credit Union
- UNIFY Financial Credit Union
- ValleyStar Credit Union
- Weber State Credit Union

### CUSO MEMBERS

- Symbionce Financial Solutions, LLC

### AFFILIATE MEMBERS

- ACES Risk Management
- Calyx
- Cornerstone Advisors
- FHN Financial Capital Assets Corp
- LenderClose
- ProxyPics, Inc.
- QFS Sales Solutions
- Rate Reset
- The StoneHill Group