



Independent Certification Committee Roster

Lender Seats (4 seats, 1 alternate)

Brett Kirkpatrick, ICC Chairman
Mortgage Financial, Inc.
Tewksbury, MA
Email: BKirkpatrick@mfsinc.com

Mario Martirano
Residential Home Funding Corp.
White Plains, NY
Email: mariom@rhfunding.com

Phil Goss
1st Reverse Mortgage USA
Burbank, CA
Email: pgoss@1strmusa.com

Ken Kanady
Wendover Consulting, Inc.
North Attleboro, MA
Email: kkanady@wendoverconsultants.com

Eric Rittmeyer (Alternate)
Fidelis Mortgage, LLC
Baltimore, MD
Email: eric@fidelismtg.com

Title/Attorney Seat (1 seat, 1 alternate)

Lisa Steele
Premier Reverse Closings
Rocklin, CA
Email: lsteel@prclosings.com

Joe Zavaglia (Alternate)
Attorney-At-Law
Red Bank, New Jersey
Email: zavagliapc@aol.com

Servicing Seat (1 seat, 1 alternate)

Both vacant

Counseling Seat (1 seat, 1 alternate)

Sue Hunt
CredAbility
Atlanta, GA
Email: Sue.Hunt@CredAbility.org

Scott Withiam (Alternate)
American Consumer Credit Counseling
Auburndale, MA
Email: swithiam@consumercredit.com

Operations Seats (2 seats, 1 alternate)

Sherry Apanay
Urban Financial Group
Tulsa, OK
Email: sapanay@urbanfinancialgroup.com

Ron Barnard, ICC Vice Chairman
Security One Lending
Corona, CA
Email: rbarnard@s11.com

Jane Harrington
M&T Bank
Buffalo, NY
Email: jharrington@mtb.com

(Note: NRMLA selected an Alternate for each of the business categories represented on the Independent Certification Committee. In the event an ICC member cannot fulfill their obligations, the Alternate will be invited to take that person's place on the committee.)