

Speaker Bios

2016 Annual Convention

June 15-16

Delray Beach Marriott



**John Cosculluela, CMB
President and CEO
American Bancshares Mortgage**

Mr. John Cosculluela, CMB began a career in mortgage banking in 1985 with Vision Mortgage, a retail and wholesale lender. Company employed over 100 employees, sold loans servicing retained to Fannie Mae and servicing released to aggregators. The company grew to consistently be in the top mortgage lenders in its market. During his tenure he led different departments which included loan production, fulfillment, secondary, and loan administration. He has a thorough understanding of all facets of mortgage lending.

Mr. Cosculluela founded American Bancshares Mortgage, in 1995. He serves as CEO and President. American Bancshares is a privately owned Fannie Mae Seller/Servicer based in Miami Lakes, Florida. The company's growth plan includes acquisitions, recruitment and branch office development throughout the North East and South East US.

Mr. Cosculluela earned a Bachelor of Arts degree from the University of Miami and is a Certified Mortgage Banker.



**Thursday 12:45 PM
and
Thursday 3:45 PM**



Douglas G. Duncan is Fannie Mae's vice president and chief economist. He is responsible for managing Fannie Mae's Economic & Strategic Research Group and the Economics & Mortgage Market Analysis Group. In this leadership role, Duncan provides all economic, housing, and mortgage market forecasts and analyses and serves as the company's thought leader internally and with external constituent groups.

Named one of the country's top four most accurate economists in 2010 by the *Wall Street Journal*, one of Bloomberg / BusinessWeek's 50 Most Powerful People in Real Estate, and one of Inman News' 100 Most Influential Real Estate Leaders for 2011, Duncan is an important source of information and commentary on the external business and economic environment, and is a key spokesperson on the economy, housing, and mortgage markets.

Prior to joining Fannie Mae, Duncan served as senior vice president and chief economist of the Mortgage Bankers Association (MBA) since 2000. Duncan served as the primary spokesperson on economic and mortgage market developments and performance for the MBA, a trade group representing 3,000 companies that make the majority of all residential, multifamily, and commercial real estate loans in the U.S.

Before joining the MBA in 1992, Duncan worked on Capitol Hill as a LEGIS Fellow and staff member on the Committee on Banking, Finance, and Urban Affairs, and at the U.S Department of Agriculture's Economic Research Service. He has been elected to the Board of Directors for the National Association of Business Economists, is a member of the American Economics Association and the American Real Estate and Urban Economics Association, and is past president of the Housing Statistics Users Group.

Duncan received his Ph. D. in Agricultural Economics from Texas A&M University and his B.S. and M.S. in Agricultural Economics from North Dakota State University.

Douglas G. Duncan
Vice President and Chief Economist
Fannie Mae



Thursday 11:45 AM



Bio Coming!

**Darryl Derwort
Regional Manager
Branch Banking and Trust**

Thursday 3:45 PM



Bill Emerson is Chief Executive Officer of Quicken Loans, Inc., the nation's largest online home loan lender and second largest retail mortgage lender. He is responsible for the leadership and growth of Quicken Loans.

Bill joined the company in 1993 as a mortgage banker. His passion and commitment for learning and growing, and his zeal for taking care of clients, helped him take on many roles at the company.

Bill's leadership ability afforded him the opportunity to run several business units at Quicken Loans as well as lead mortgage operations for the company, where he was responsible for driving performance within Quicken Loans' businesses. In February of 2002, Emerson was promoted to Chief Executive Officer.

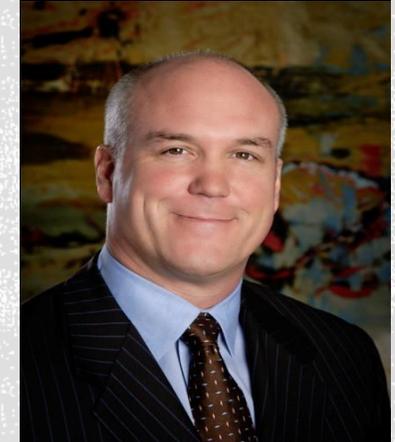
Bill is an active spokesperson on the housing industry and has testified before the United States Senate Committee on Banking, Housing, and Urban Affairs and the House Financial Services Subcommittee on Financial Institutions and Consumer Credit. He serves as Chairman of the Mortgage Bankers Association. In addition, Bill is the former Chairman of MBA's Diversity Committee and former Vice-Chairman of MBA's Residential Board of Governors. He serves on the MBA's Board of Directors.

Dedicated to his community, Bill has been the recipient of the ALS Association's Iron Horse Award and the Salvation Army's prestigious William Booth Award, the non-profit's highest honor. He also supports the Alzheimer's Association Greater Michigan Chapter.

Bill earned a bachelor's degree in business from Penn State, where he was a member of the University's 1982 National Championship football team.

Bill and his wife reside in the Detroit area with their two children.

**Bill Emerson, Chairman
MBA Washington and
Chief Executive Officer
Quicken Loans, Inc.**



Thursday 9 AM



**Scott Garvis, Owner and CEO
Carnegie Training
Southeast Florida**

As Owner and CEO of Dale Carnegie Training Southeast Florida, Scott Garvis is a trusted partner for driving results in the areas of Sales Effectiveness, Leadership Development, and Employee Engagement.

He brings more than 20 years of Professional Development and Sales Management Experience, and under his leadership Dale Carnegie Southeast Florida has consistently achieved double-digit growth. In 2011 he was recognized as a recipient of the South Florida Business Journal's 40 under 40 award and also became an approved and top-rated Vistage Speaker.

He currently serves on the Dale Carnegie International Franchisee Association Board of Directors and contributes to developing and updating Dale Carnegie Training's programs utilized worldwide. He is also a member of the Fort Lauderdale Executives Association, and Pine Crest Fathers Club.

Scott and his team facilitate Customized Training and Executive Coaching for Southeast Florida business professionals, and are very involved in the local community. Scott is a South Florida native, FSU alumnus, and currently lives in Hollywood, FL.



Thursday 2 PM



**Dan A. Klinger, Group President
Financial Services
K. Hovnanian American
Mortgage, LLC**

Dan A. Klinger, Group President Financial Services of K. Hovnanian American Mortgage, LLC. Mr. Klinger is responsible for Mortgage and Title operations for K. Hovnanian Companies. This includes operations in Florida, New Jersey, Pennsylvania, Delaware, Ohio, Illinois, Minnesota, Maryland, Virginia, North Carolina, Georgia, Texas, Arizona, and California.

Prior to joining the Company in 1999, Mr. Klinger was President of Preferred Home Mortgage Co., a subsidiary of Engle Homes. He also worked for CTX Mortgage Co., a subsidiary of Centex Homes. He has been in the Mortgage industry for 33 years. Prior to entering the Mortgage industry, Mr. Klinger was a high school physical education teacher and head varsity baseball coach.

Mr. Klinger is actively involved with 4KIDS and Safe Place of South Florida. These organizations are dedicated to the welfare and fostering of children in crisis. Mr. Klinger was the proud recipient of their 2015 Undercover Heroes award.

Mr. Klinger was named Miami Herald and Ft. Lauderdale Sun Sentinel “Coach Of The Year” in 1982. Mr. Klinger is an alumnus of the University of Michigan, where he earned a Bachelor's degree in Education. Mr. Klinger has been married to his wife Chary for 32 years and they raised three beautiful children.



Thursday 3:45 PM



**Brett Lindquist, CEO
The Mortgage Firm**



Brett got in the mortgage business in 1983 in Orlando. He started The Mortgage Firm in 1995 with 2 partners, Todd Pierson and Russ Stewart. The Mortgage Firm currently has 300 employees and will close 1.2 billion in 2016.

Brett grew up in St. Pete/Clearwater. He studied at Florida State and double majored in Finance and Real Estate. He swam for FSU for 4 years and was captain of the team senior year.

Brett currently serves on two Board of Governors for the FSU Business School and the Real Estate School.

He is married to an awesome wife, Cindy and they have 2 kids Cole (son) 21 at FSU, Kendall (daughter) 16, sophomore at Lake Mary HS.



- National speaker
- 20 years experience in mortgage industry
- Master Certified Sales Negotiation Trainer
- Certified Trainer in DiSC Behavioral Profiling
- Energized, taught and motivated more than 120,000 professionals across the US.
- Expert in the high LTV borrower market
- Has been a loan officer, account executive and manager of a mortgage operation
- Trained Real Estate professionals through state accredited CE classes on topics including Real Estate Negotiations, Understanding the Real Estate Contract and Making Settlement Simple
- Spoken at several mortgage banker and broker association events
- Presented before loan officers representing over 500 different lending institutions
- Taught in the MBA program at the Sellinger Business School
- Guest lectured for the Columbia University Business Schools MBA program
- Served as an adjunct faculty member at Towson University

**Steve Richman
National Spokesperson
and Customer Trainer
Genworth Mortgage Insurance**



Wednesday 4:15 PM



Ben Smidt
Digital Marketing Program
Specialist
MGIC

Ben Smidt serves as MGIC's Digital Marketing Program Specialist. He leads corporate development and management of MGIC's digital marketing strategy. This includes establishing a clear vision for all digital marketing initiatives and providing strategic direction for the company's social media marketing efforts. His primary goal is to increase brand awareness and improve user experience (UX).

He holds an MA from Marquette University in media channel effectiveness and digital communications, as well as a BS from UW-Madison focused in communications. He resides with his wife, daughter and son in Wauwatosa, Wisconsin.



Thursday 10 AM



Bio Coming!

James (Jimmy) Timmons
President
Universal American Mortgage
Company

Thursday 3:45 PM

