



Emerging Issues in Fair Lending will be presented by

Ryan Addabbo

Director - Fair Lending

CrossCheck Compliance LLC



Ryan is a compliance and fair lending expert with over 10 years of experience in banking, mortgage lending, and professional services. He has expertise in providing comprehensive fair lending analysis and recommendations on various lending products and services, including extensive fair lending expertise in mortgage lending and redlining. His passion is leveraging statistical analysis to identify risk and more favorable business outcomes for banks, credit unions, mortgage companies, finance companies, and fintech lenders. Ryan is a problem solver with a demonstrated ability to assess regulatory risk, increase efficiency, and identify data errors.

Prior to joining CrossCheck Compliance LLC, Ryan was a founding member of the fair lending team of First Guarantee Mortgage Corporation and was instrumental in designing and building an internal fair lending program including underwriting, pricing and steering regression models and exception reports. Before this role, Ryan was an instrumental leader in the fair lending function at Associated Bank, where he provided consultation and comprehensive fair lending analysis to the business lines to ensure bank compliance with all fair lending regulations. He also has extensive experience in loss mitigation, leading a project team for Disys (contracted to Bank of America) on conventional and FHA loan modification auditing. Ryan began his career in mortgage originations at Wells Fargo where he managed a team of underwriters.

Ryan has been a presenter at industry association events on fair lending topics.

Please send any specific questions prior to the seminar to Krista at kdavis-tsl@twc.com.

Date: Thursday, December 14, 2023

Time: 10:00-11:00 am (Revised)

Cost: FREE

Where: Virtual

To register online for the event click this [LINK](#) by December 13, 2023. This will direct you to the Blue & Co. Zoom landing page