

Frank Fiore
President
Matchbox

Frank began his career on the streets of Wall Street. During this 10 year period at Nomura Securities, Lehman Brothers, and Morgan Stanley, he gained an appreciation for the balance between the services needed by front office production units and the support needed from the operations teams. He has managed this balance successfully throughout his career which has aided him through all the companies he worked for.

He entered into the mortgage space in 1998 and has had the benefit of seeing multiple industry cycles. During his 15 year period at Premium Capital Funding Frank was responsible for all facets of the Operations. Over the years, he filled multiple roles such as C.F.O. and Head of Secondary which were built and then turned over to others as the company grew. He managed multiple projects including building a proprietary pipeline management system, converted the company to Encompass, managed all branch office openings.

The matchbox idea was born with the idea that he, John, and Jonathan could create a consulting and advisory firm that would not just advise companies but work with them in implementing improvements on the operational side that resulted in increased profitability. Its goal is simple. It is to utilize its prior experiences (both positive and negative) to aid Mortgage Bankers with their current business model and increase their results while helping avoid mistakes in the process. Since inception, matchbox has had a number of successful engagements and has assisted many companies in achieving their goals. In addition to Frank who is the President, matchbox employs Jonathan Yosha who is Vice President of the Capital Markets division and John Clerkin, who is Vice President of the Technology division.

Frank likes to complete (not to be confused with compete) triathlons as he enjoys the diversity of the three distinct challenges. He is married with four children who all keep him very busy when not matching clients.

**Jaime A. Kosofsky
Managing Partner
Brady & Kosofsky, PA**

Jaime is the Managing Partner overseeing the Compliance Operations and Closing/REO operations of the Brady & Kosofsky, PA. On April 8, 2015 the firm became the first and one of the only North Carolina Real Estate Closing firms to achieve SOC2 SSAE 16 Type Audit Certification. In 2013 the firm adopted the American Land Title Best Practices, and fully implemented them on Jan 1, 2014. The firm has developed a secure practice platform which utilizes state of the art hardware, software, and communications designed to meet the security requirements under the new security focused mortgage industry. Jaime is a leading authority in RESPA and TILA compliance, residential real estate law, title, REO, representation of Hedge Funds and other Corporate investors, Compliance in the Real Estate and Title Industry.

Jaime maintains a robust residential real estate and default based law practice which services all of North Carolina and South Carolina.

Jaime is a Member of the North Carolina State Bar, South Carolina State Bar, West Virginia State Bar, American Land Title Association, Five Star Default Title Coalition, The Editorial Advisory Committee for RESPAnews and the Legal Description.

Jaime lectures and speaks on Real Estate Industry Compliance, REO, Short Sales, Title Curative and Mortgage Fraud at various national, regional and local conferences, and industry events .

Focus of Law Practice: Closing and Escrow Services; REO Seller Services and Representation; ; Deeds in Lieu of Foreclosure, Loss Mitigation; Strategic Planning; and Education; Real Estate Information Services, Compliance, Title Searches, Title Issues.

Cecelia Raine
Closing Insight Advisory Board Co-Chair
RealEC Technologies

Raine is Co-Chair of the Closing Insight Advisory Board at RealEC Technologies, a division of Black Knight Financial Services. Cecelia's responsibilities include the governance and management of the advisory board, which was created in 2014 to ensure successful industry adoption and awareness of RealEC's Closing Insight technology. Closing Insight is being developed to support industry partners in managing the compliance changes related to recent CFPB regulations. These recent regulations are anticipated to have a transformative impact on RESPA/TILA guidelines. Cecelia brings over 30 years of mortgage industry experience focusing on strategic relationships, subject matter expertise consulting and business development.

Prior to her position at RealEC, Cecelia served as President and Chief Strategist at Claims Recovery Financial Services (CRFS). Before joining CRFS, she held positions of Senior Vice President for Strategy & Business Development, and Senior Vice President, Strategic Consulting at Lender Processing Services, Inc. (LPS). In those roles she led the executive and strategic relationships between LPS and the GSEs, and started up a Servicing and Default consulting practice that grew substantially upon inception. Prior to LPS, Cecelia worked at Fannie Mae for eleven years as a Senior Portfolio Manager for Mega accounts where she was responsible for managing all aspects of servicing and default portfolios in excess of \$100 billion. In addition, she held leadership positions in mortgage companies early in her career involving daily management of customer service and collection call centers, all aspects of default administration, and was involved in customer account management. Cecelia also led numerous due diligence teams resulting in the successful acquisition, and eventual management of several billion dollar distressed portfolios.

Cecelia graduated magna cum laude from Medaille College in Buffalo, New York with a Bachelor's in Business Administration where she is a past member of the Alumni Advisory Board. She has been recognized for her volunteer work with the National Multiple Sclerosis Society, was chosen as a 'Woman of Influence' by Business First, and is a former executive board member for the Western New York Mortgage Bankers Association.

Richard Triplett, CMB
Vice President and Director of Compliance
AllRegs

Richard Triplett, CMB is Vice President and Director of Compliance for AllRegs, an Ellie Mae Company. In this position, Richard's primary responsibility is to develop content and resources to help mortgage professionals understand how legislative changes in the industry impact their business. He is responsible for tracking and monitoring regulatory changes and developments; writing analysis and commentary of state legislation for the AllRegs Information Service known as AllRegs Online; writing customizable, turnkey Policy and Procedure Manual templates; and developing and teaching mortgage compliance curriculum for AllRegs Academy, the company's education division.

Prior to joining AllRegs, Richard was the Chief Compliance Officer for Gregg & Valby, providing a wide variety of compliance services to clients nationwide of the law firm. Richard also served as the Vice President and Chief Compliance Officer for Secured Funding Corporation in Costa Mesa, California managing the Federal and State Regulatory Compliance, Compliance Systems, Licensing, HMDA, Broker Approval, Quality Control, and Quality Assurance departments for the organization.

Richard's thirty plus years of experience includes: origination, processing, underwriting, underwriting management, secondary marketing management, compliance, operations management, bank and broker lending (retail, wholesale and correspondent), risk management, information technology, consulting, training, auditing and quality management.

Richard has worked with various companies in a compliance and operational capacity including: H&R Block Mortgage/Option One Mortgage Corporation, North Fork Bank, and Republic National Bank of New York. Richard formerly owned National Portfolio Advisors, Inc. a due diligence/outsourcing firm in Boston, Massachusetts and has spent many years as a private consultant to various lenders around the country.

Richard is an AllRegs Academy instructor for the School of Mortgage Compliance, State and Local Mortgage Compliance and for regulatory compliance audio courses. He writes industry-related articles for AllRegs, industry publications, electronic publications, and is a subject matter expert for publications regarding compliance and other industry-related topics. Richard earned a Certified Mortgage Banker designation with the Mortgage Bankers Association (MBA), has served as a CMB instructor on Real Estate Law and Regulatory Compliance, performs oral examinations for CMB candidates, and received a Faculty Fellow award from MBA. Richard also currently serves as a member of MBA's State Legislative & Regulatory Committee.