



Diversity Briefing

AMERICAN MORTGAGE DIVERSITY COUNCIL | FALL 2019 EDITION



Looking Beyond Stereotypes

Despite leadership commitment to diversity and inclusion, there's still progress to be made in advancing women leaders in financial services and technology.

By Charmaine Brown

A report by the National Center for Women & Information Technology (NCWIT) found that 80% of women in science, engineering, and technology say they “love their work,” but 32% say “they feel stalled and are likely to quit their jobs within a year.” Given what we know today, the prism through which we are looking at women may be based on distorted perceptions, and the role of unconscious bias could partly be to blame.

Unconscious bias is a preference for or against a group, person, or thing that is communicated involuntarily through statements and actions. Unconscious bias operates under assumptions and stereotypes that we rely on as if they were facts. Our brains use stereotypes to cut corners and make decisions more quickly.

For example, employers may unknowingly use gendered words in job descriptions, resulting in candidates opting in or out of the candidate pool. Gender stereotypes in STEM appear as early as second grade, and some studies have shown this to be associated with low expectations for girls in math and computing. The negative perceptions about their abilities can be reinforced by peers, parents, and teachers and can affect girls’ interest and aspirations in STEM. The results of these negative messages, while unintentional, continue through high school, where only 28% of all AP Computer Science test-takers are female.

More Work to be Done

This year, the National Science Foundation released an eye-opening report indicating

that women have reached parity with men among Science and Engineer bachelor’s degree recipients. However, women are still underrepresented in science and engineering occupations. Women make up 51% of the population, 47% of the workforce, and 41% of Science and Engineering doctorates awarded in 2017. In the cyber-discipline, for example, the Center for Cyber Safety and Education revealed that 52% of women under the age of 29 have an undergraduate degree in computer science. Fifty-one percent of women in the profession have a master’s degree or higher, compared to 45% of men. Further data reveals that there were 627,000 unfilled positions in tech in 2017.

Despite leadership commitment to diversity and inclusion, there is still progress to be made in advancing women leaders in financial services and technology.

Leading the Way

The disparities do not reflect a lack of commitment to closing gaps for women in tech nor do they reflect a lack of investment in pipeline development. In fact, it’s quite the contrary, but there is no easy fix for a dearth that was long in the making. Several tech companies have put a stake in the ground around achieving greater gender inclusion in the tech space. The most familiar names include Salesforce, Amazon, and Apple. The latter has achieved gender pay equity among men and women in similar roles, as well as for under-represented minorities who work in the same positions as white employees. Salesforce has spent \$6 million to correct significant differences in gender-based pay and has publicly committed to gender-inclusive hiring, and Amazon released results of an employee study which found that women made 99.9% of men’s earnings in equivalent positions in 2016.

The market demands that we take advantage of the innovation and leadership potential of women now and focus our attention on intentional inclusion. “When Women Thrive” a study by Mercer, suggests that if we do nothing, it will take until 2133 to reach gender parity!

So, What Can We Do?

A healthy appreciation for the human factor can help to turn things around. Ferret out and

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From the Chair

As I write these words, another annual Five Star Conference & Expo has come and gone, and with it, another gathering of the American Mortgage Diversity Council's leadership and membership. I want to thank all of you who were there in Dallas for a productive and insightful meeting, and I hope you're as excited as I am about the projects and initiatives the AMDC has in the works for 2020.

For this edition of the newsletter, we have insights from an array of diversity and inclusion subject-matter experts, including representatives of Fannie Mae, Flagstar, Freddie Mac, Mr. Cooper, RoundPoint Mortgage Servicing, and more. We also invite you to take a look at an included selection of photos from this year's Diversity & Inclusion Lab at the Five Star Conference. If you missed it this year, we hope to see you there in 2020.

Thank you all for your time, your commitment, and your passion for this cause.



Sincerely,

Kathy Cummings

SVP; Homeownership Solutions and Affordable Housing Programs, Bank of America; Chair, American Mortgage Diversity Council

Kathy Cummings leads the Homeownership Solutions and Affordable Housing Programs team for Bank of America Home Loans Neighborhood Lending organization. Cummings assists in identifying and making available affordable housing programs offered by Housing Finance Agencies, local governments, and nonprofits across the country. Additionally, she is responsible for managing non-profit strategic relationships and Bank of America's Connect to Own® fee for service program offering.

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address areas where institutional behaviors could negatively influence outcomes for women. Work to understand the double-bind dilemma for women in leadership where gender stereotypes play a role. For example, the stereotype for men's leadership style is: "Men take charge; they are strong, decisive, and assertive." The double-bind for women is that "when women take charge, they are viewed as competent but are disliked."

Actions you can take include:

- » Conduct an Inclusion Diagnostic to analyze the extent of inclusion and whether bias is creating areas that need addressing to prevent stalling and identify choke points.
- » Assess whether role models in your organization are inclusive with respect to gender.
- » Ensure the business case for change includes mutual wins and benefits for all employees. Explore and communicate what everyone—men included—gains from environments that are inclusive.
- » Invite all employees to educational opportunities that increase their awareness of gender bias.
- » Hold all leaders accountable for progress on diversity and inclusion, thereby linking inclusive behaviors and D&I progress to outcomes such as performance reviews and annual bonuses.
- » Establish mentorship programs. Seek out opportunities to promote and facilitate mentorship between and among men and women, as well as nontraditional forms of mentorship, such as reverse mentorship.
- » Provide leave for new parents, including foster and adoptive caregivers. Make sure senior leaders—both men and women—make full use of it, so that other employees both men and women will be encouraged to follow suit.

Become a Diversity and Inclusion Champion!

Finally, to advocate for women does not mean that you advocate against men. The perception that diversity and inclusion measures violate fairness and justice principles is simply inaccurate. We cannot separate the value of identity diversity from cognitive diversity; context matters.

If we don't address erroneous perceptions that hold women back, we put our companies at risk and lose our ability to holistically serve our customers.



CHARMAINE BROWN is recognized as a diversity and inclusion thought leader, innovator, and advocate. Named "A Leading Lady in

Housing" by MReport in 2016 and Diversity Journal's "Woman Worth Watching 2018," Brown holds D&I certificates from Cornell's ILR, Harvard Kennedy School and is certified in the Intercultural Inventory Assessment (IDI). The views expressed in this article are her own.



An Atmosphere of Inclusion

Want to improve inclusion and diversity among your team? Here are 10 ways that will get you started.

By Dana Dillard

Some call it "belonging," others call it "community," but no matter what you call it, nailing inclusion as a leader is a must in order to be successful. While it's true that inclusion and diversity go hand-in-hand, inclusion is what makes diversity shine. If people don't feel like they are part of the team and that they aren't valued for who they are, diversity will not be enough to carry the load.

As I have become a student of all things D&I, it has become clear to me that it's the little things that make inclusion happen. It's not the big events, big budgets, or even big bonuses; it's the little day-to-day things that get people engaged. In fact, studies have shown that it's the companies with more inclusive teams who are more profitable and more innovative in their thinking. For those who don't welcome inclusion, they run the risk of getting left behind not only when it comes to innovation, but also when it comes to attracting top talent. Here are 10 easy actions you can take to kick your inclusion efforts into high gear in the workplace.

1) Rethink the Way Projects Are Assigned

When you hand out special projects or high-profile assignments, do you make sure that everyone gets a chance and look for volunteers who might be up for a new challenge? Or do you have your go-to people whom you know well and

are familiar with? Consider giving people on the team a chance to step up. You'll likely be surprised by the efforts of some members of your team if given a chance. Of course, those volunteers may need a little encouragement to go out on a limb to do something new. Look at your team holistically and find opportunities for everyone to show their stuff—not just the typical chosen few.

2) Get to Know Your Team

A big part of an inclusive environment is getting to know others. At Mr. Cooper, we have piloted a program called "Three About Me," where we ask team members to list three things about themselves on a template and hang it on their wall. As you walk around the office, you see facts about your co-workers that you didn't know, and it creates opportunities for instant conversation starters. We have had different iterations of the program including: "Three Things on Your Bucket List," "Three Things that Others Don't Know About You," and "Three Things that Make You Proud to Work at Mr. Cooper." The opportunities are endless, and the program has been a huge success when it comes to fostering team camaraderie.

3) Learn How to Pronounce Everyone's Names

We have all been there. Someone on your team has a name that is difficult to pronounce

and rather than learning how, we just avoid saying it all together. I don't think this is done from a purposefully negative space, but the end result is the same. Not caring enough to learn how to pronounce someone's name correctly can really give the wrong impression. It can come across as dismissive and send the message that someone isn't important enough to learn their name. In instances like this, it's easy to say, "Tell me how to pronounce your name so that I get it right;" or, "I know I should know how to say your name, but can you repeat it for me—I just want to get it right." I think most people are pretty forgiving as long as the effort is there.

4) Educate Yourself on What It Means to Be Inclusive

Set aside 30 minutes a week to read an article on inclusion or to watch a speech or a TED Talk on the topic. There are plenty of materials available, you just have to commit to educating yourself on best practices and the issues within this discipline to recognize the opportunities.

5) Make Meetings More Inclusive

It's important that meetings be a safe space where everyone feels comfortable participating in the discussion. Since people process information differently, be sure to share topics or agenda items for the meeting in advance so that the more analytical team members have time to think about the topic. Once in the meeting, be sure each participant has an opportunity to share their thoughts. Nothing is worse than having one or two people dominate the conversation, so be sure to manage the participation and encourage everyone to share. I once had an industry colleague share with me that he thinks our industry is guilty of "intellectual bullying" that people are looking for errors in ideas and that some welcome an opportunity to pounce on others who might share their thoughts. This got me thinking and really forced me to focus during meetings to ensure everyone feels comfortable to participate in the process so no one feels like a target is on their back.

6) Look People in the Eye

It might amaze some leaders to know that when they pass people in the halls or in the

breakroom or in the elevator, that it matters to team members that you take the time to look them in the eye and say hello. Often that can make a huge difference in someone's day. People need to know they matter, and it's important to take the time to see and acknowledge them.

7) Evaluate the Internal Promotions Process

To elevate your inclusion game, take a look at the way internal promotions are managed. Here are a few guiding principles to consider when it's time to fill an internal job on your team:

- » I want to fill this job internally.
- » I want to find the best candidate.
- » I know some people who might be interested, but I'm also open to the fact that there could be someone out there that's a perfect fit that I haven't yet met.
- » I'm committed to a list of finalists who are diverse in nature.
- » I will engage a panel of interviewers to ensure that we compensate for anyone's particular biases.
- » I know it's easier to hire someone, but I'm not interested in easy. I want to find the best candidate, and I will put in the work it takes to make that happen.
- » I recognize that "hiring the best" and "hiring a diverse candidate" are not mutually exclusive—I can find both.

8) Build an Inclusion Index

Most companies have a quarterly-pulse survey of employees or at least an annual employee survey. To measure inclusion, add a question to the survey that can become your Inclusion or Belonging Index. It's a simple question: "I feel like I belong at (company name)." Once your benchmark is established, you can measure the success of your programs and see the continual improvement as a result of your efforts.

9) Create an Inclusive Application Process for Special Programs and Opportunities

Companies often have programs for high-potential employees. Those may include professional coaching, external mentoring programs, and college-level certifications, among others. If you're fortunate enough to work at a company that offers these programs, I would encourage you to set parameters for the candidates and then encourage employees to apply for these programs. This could

help eliminate any unintentional continuous recognition for the same people and ensure that great talent isn't left behind.

For example, at Mr. Cooper, we had the opportunity to send five of our Hispanic team members to a Rising Latino leadership program at a local university. Interested team members applied, and once we collected all the applications, we removed their names to help the selection committee review each candidate more objectively. By asking each applicant to write a paragraph on why they wanted to participate in the program, we were able to recognize who really had a passion and a hunger for a chance to grow in this way without having any preconceived notions.

10) Diversify Your Recognition Programs

In a quest to have high-performing teams, it can be easy to focus only on our top producers. It's important to know that this tendency may leave other hard workers feeling demoralized and even left out. To offset this, consider creating an award for "The Best Team Player" that is voted on by team members, or think about an award for "The Most Improved" team member to recognize someone who is working hard, but doesn't necessarily ask to be in the spotlight. From a customer perspective, something like a "Customer Warrior" award can recognize a team member who goes above and beyond for their customers every day. It never hurts to take a fresh look at how you are recognizing people and making sure others feel included in that process.

Lastly, while having a team dedicated to Diversity and Inclusion is necessary to run the programs for the organization, D&I should really be thought of and encouraged as a part of everyone's job. D&I should be interwoven with who we hire, where we recruit, how we train, how we promote, and how we coach. Simply put, it is the "basic" work that we do. By having a team that consistently feels included, you'll create an environment with high performing, happy team members, and that's a win for everyone.



DANA DILLARD has spent over 25 years in mortgage, serving in different capacities across the industry. As Mr. Cooper's EVP of Corporate and

Social Responsibility, Dillard oversees industry and government relations, nonprofit engagement, community outreach, and Mr. Cooper's Office of Diversity & Inclusion. Before joining Mr. Cooper, Dillard worked at GMAC RESCAP, where she managed the REO, Liquidations, and Community Outreach teams during the peak of the housing crisis. She has held other senior leadership positions at EMC Mortgage, Bank of America Mortgage, and Lomas Mortgage.

It's important that meetings be a safe space where everyone feels comfortable participating in the discussion.

1: Randall S. Miller, President of Randall S. Miller and Associates

2: Sharron Levine, Director, Office of Minority and Women Inclusion, Federal Housing Finance Agency

3: Charmaine Brown; Lola Oyewole, VP, Human Resources and Chief Diversity and Inclusion Officer, Ocwen Financial Corporation; Kelly Bradshaw, Programs Lead, Talent Acquisition, Fannie Mae; Candace Russell, VP, Post Sale, Carrington Mortgage Services; Marti Diaz, SVP and Chief Human Resources Officer, Mortgage Contracting Services

4: Neil Sherman, Managing Partner, Schneiderman & Sherman, PC; Edmond Buckley, Brand Ambassador, Aspen Grove Solutions; Sheri Crosby Wheeler, VP, Corporate Social Responsibility, Mr. Cooper; David Jackson, COO, Allied Supply Chain Support and Services

Thought Leaders Convene During Five Star's Diversity & Inclusion Lab

On Wednesday, September 25, the Diversity & Inclusion Lab returned to the Five Star Conference & Expo. Led by Lab Director Charmaine Brown, Director of External Outreach and Engagement for the Office of Minority and Women Inclusion at Fannie Mae, the D&I Lab included expert insights and panel discussions with representatives from Mr. Cooper, Ocwen Financial Corporation, the Federal Housing Finance Agency, and more.



An Inclusive Strategy in Mortgage and Servicing

By Radhika Ojha

A recent study by Stanford University, Northwestern University, Dartmouth College, and the Hong Kong University of Science and Technology found that investors might prefer companies that have a higher number of women in the workforce. The reason? Jennifer Dannals, a Dartmouth researcher on the study told NPR that these participants valued companies with better gender

diversity numbers because they expect those companies to be more innovative and creative.

Another research by the Center for Creative Leadership shared similar results. “Previous research shows that Fortune 500 companies with the highest representation of women on boards financially outperform companies with the lowest representation of women on boards,” said Cathleen Clerkin, Strategic Research

Manager at the Center for Creative Leadership in a blog. Moreover, the research suggested that gender-diverse teams have higher sales and profits compared to male-dominated teams, and a recent Gallup study found that gender-diverse business units have higher average revenue than less diverse business units.

Needless to say, gender diversity is a business priority.

It is a culture that companies like Fannie Mae believe should be fostered at all levels. Perhaps that is the reason that the GSE is participating in the 2019 Women in the Workplace study by McKinsey. “The findings will help us assess our initiatives, measure our performance against industry-wide trends, and identify additional opportunities to support our efforts to harness the power of our diverse and inclusive workforce,” said **Nancy Jardini**, SVP, Chief Compliance Officer, and Chief Office of Minority and Women Inclusion Officer, at Fannie Mae.

Freddie Mac is also driving initiatives towards equality by building an infrastructure

that supports a culture where all people can do their best work. Giving an example of equity issues related to women and minorities, **Jacqueline Welch**, Chief HR Officer and Chief Diversity Officer, Freddie Mac said that research showed that on average women and minorities earned less than their white male counterparts. It's the reason the company doesn't ask job

candidates for their salary history. “This inequity has a cumulative effect throughout one's career. That's why putting candidates in a better position to self-advocate for an equitable salary is so important,” she said.

According to **Tammy Richards**, COO, loanDepot. “As an industry, we can't afford to ignore that 50% of our lending customers are female. Through D&I programs, companies can learn to better serve their diverse customer base and be a market leader,” she said.

According to **Suzy Lindblom**, COO, Planet Home Lending, the industry has stepped up, created, and embraced great initiatives such as NEXT Conferences, mPower and Women in Housing, Real Estate Ecosystem (NAWRB) and National Association of Minority Mortgage Bankers of America (NAMMBA), all of which focus on the professional efforts of women in the financial industry. “Out of these organizations and others have come the recognition awards for the hard work that women have long demonstrated in molding our industry,” she told *MReport* recently.

Explaining the basis of mPower (MBA Promoting Opportunities for Women to Extend their Reach) a networking group for female mortgage professionals, **Lisa J. Haynes**, SVP, CFO, and Chief Diversity & Inclusion Officer, Mortgage Bankers Association said that the group is meant to create a safe environment “where women professionals can feel comfortable sharing their honest experiences alongside their colleagues.”

“Sometimes women have the perception that only one of us can succeed. I try to expose women to other successful women in the industry, so they can gain confidence that there are plenty of opportunities for all of us to be successful.”

—**Kristy Fercho**, EVP, President of Mortgage, Flagstar Bank

“Many organizations promote affinity groups for women, providing a forum for open dialogue and sharing challenges in the workplace, which they can discuss in a safe environment freely and receive advice without any fear of repercussions,” explained **Colleen Winslow**, Chief HR Officer, RoundPoint Mortgage Servicing Corporation. “I've also seen many organizations support having role models, women in power, guest speakers to provide tips and advice on how to navigate, communicate and self-promote.”

Another example is that of the resource groups for women at Fannie Mae and Freddie Mac.

Fannie Mae's Women's Employee Resource Group (WERG) hosts events regularly on empowering topics such as career navigation, networking, and advocating for yourself at work. Additionally, WERG members and their guest speakers have addressed a variety of topics, including pressing for progress on gender parity. “While we know that diversity makes us a smarter, more innovative, and successful company, we are committed 100% to an inclusive workplace for all of our employees,” Jardini said.

Freddie Mac is also reaching out to its vendors and suppliers to extend its D&I initiatives that promote gender equality. “We spend time thinking about and acting on ways to extend our reach to also include our suppliers. We actively work to grow and develop women-owned businesses and other diverse suppliers through our Vendor Academy,” Welch said.

“Sometimes women have the perception that only one of us can succeed,” said **Kristy Fercho**, EVP, President of Mortgage, at Flagstar Bank. “I try to expose women to other successful women in the industry, so they can gain confidence that there are plenty of opportunities for all of us to be successful, and through networking and support, we can continue to thrive in our careers and the industry.”

In fact, coaching, mentorship, and sponsoring can be key to strengthening a woman professional's career growth.

Speaking of these relationships, Welch made some helpful distinctions. “A coach talks to you, usually over a defined period, and helps you upskill in a key area for your career growth. A mentor talks with you, usually over time, and provides insight and perspective as you navigate your career. A sponsor talks about you and uses their influence to help you obtain high-visibility assignments, promotions, or jobs. Research has shown that a culture of coaching, mentoring, and sponsorship can help accelerate career development for women.”

“I have mentored, coached, and promoted female leaders because I truly believe in the importance of doing so. I am always amazed at how much I can learn from these interactions with other professional women,” Jardini said. “Each member of my leadership team brings a unique set of skills to the table, which contributes to the overall success of the team.”

Despite these strides, and focus on progressing their careers, women face challenges in finding the work-life balance, more so than men—this is especially true when they're balancing motherhood with work. "So many of the highest paying roles in mortgage banking feel out of reach for anyone who is considered the primary caregiver in the family," said **Brenda Jarvis**, EVP, Business Development, TruLoan Mortgage. "Companies must find ways to be flexible with hours to allow the best talent to do the best work for every role and do away with old ideas that work must be performed during certain hours and in the office."

Richards said that as a mother of five, she faced many of the challenges that women traditionally faced as working professionals. "I emphasize on 'traditionally' because today these challenges, such as juggling work/life balance while raising a family, are shared by men and women alike," she said. "However, it's still more common for women to try to overcompensate by attempting to prove their worth in the workplace or be something they're not. Having this mindset is as outdated and detrimental as what we're fighting to change—you'll make a bigger difference by staying true to yourself."

Caroline Reaves, CEO, MCS shared a personal experience when she spoke recently to a group of aspiring female business professionals at Louisiana Tech University on finding the right balance. "I made some decisions early in life to raise a family while I worked," she said. "I was a

young mother and working and was able to move up. Slower at first because I wasn't able to devote the time I would otherwise have liked to because I was raising a family."

For organizations that want to help women support those decisions, **Kelly Hebert**, Director of Sales Operations, LERETA advises offering maternity leave and support for new and returning mothers. "I believe the decision to start or expand your family disproportionately challenges women professionals. Those who lack support during these life-changing events are more likely to look for opportunities in more family-friendly organizations once they understand the effect their work/family life balance will have without a support system," she said.

"I describe career ascension as a Christmas tree, not a ladder, it's important to make horizontal moves sometimes to reach the top ... and the view when you step back and look is much more complete and satisfying," Winslow said. "I use my career journey as an example and it resonates with the women I speak with."

"The industry is always looking for top talent, and what is a better way to broaden the scope by actively seeking out the hidden talent," Haynes said. She advised that men who want to make a difference must "be deliberate and intentional in supporting and empowering the mission of gender equality as well as actively participate in discussions involving diversity and inclusion."

But ultimately, Reaves said that women (and

men) must choose what's right for them and their family and make the most of that choice. "I am sure that I missed out on some career opportunities because being a wife and mom is so important to me. At the same time, I know that I had to make some sacrifices along the way to advance my career," she said. "It's important that we empower women to be who they want to be and focus on what's important to them. Not every working woman wants to be an executive and not every female executive wants to have a family. The saying, "Women can have it all," is not entirely true. There's a finite amount of time each day, and that means we have to make choices. Let's allow each woman to make her own choices about career and family. And support them in those decisions."



Radhika Ojha is a graduate of the University of Pune, India, where she received her B.A. in Commerce with a concentration in Accounting and Marketing and an M.A. in Mass Communication. Upon completion of her master's degree, Ojha worked at a national English daily publication in India (*The Indian Express*) where she was a staff writer in the cultural and arts features section. Ojha also worked as Principal Correspondent at HT Media Ltd. covering the retail and banking industry and at Honeywell as an executive in corporate communications. She previously served as Online Editor for DS News and MReport. She and her husband currently reside in Houston, Texas.

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Featuring powerful presentations and collaborative roundtable discussions, the 2020 Five Star Diversity Symposium will serve as a platform to advance the diversity dialogue and promote truly inclusive business practices to the benefit of individuals, their organizations, and the industry. Subject matter experts from across the mortgage industry contribute their knowledge on the latest developments in policy, compliance, education, workforce issues, and supply-chain management.

Join us in Dallas, Texas for this critical event focused on creating lasting solutions that encourage growth in diversity and inclusion practices. Register today: DiversitySymposium.com.

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