



## Our Management Team

### **Josh Moffitt, President**

*(NMLS 109958) A GA 26651, NC I-111495, AL 50562, TN 57619, SC 57619, FL MB0829436 Residential Mortgage Licensee*

Josh began his career in the mortgage business right out of college and almost immediately became a top producer. Although trained as a loan officer, he learned all aspects of the business and within a few years, ventured out on his own and opened Silverton in 1998 as a one-man brokerage shop. Within ten years, he built the company into a correspondent lender and grew the company from one location to nine locations within the greater Atlanta metro area, southeastern Georgia and North Carolina. (Silverton is a licensed lender in GA, NC, SC, FL, TN and AL and has an FHA Direct Endorsement Approval, remaining below the national average on the HUD Neighborhood Watch default ratios.)

Josh has managed and operated all facets of Silverton—from secondary marketing to operations to sales to underwriting and processing. While managing and expanding the company, he continues to maintain top producing loan originator status. Since 2005, both Josh and Silverton have consistently received "Top Gun" designation as top producers from the Georgia Association of Mortgage Professionals. In 2010, Josh was noted as one of *Business to Business Atlanta* magazine's "Top 25 Entrepreneurs." In the same year, Silverton also was awarded the *Atlanta Business Chronicle's* Pacesetter Award as one of the "Top 50 - Fastest Growing Privately Owned Companies in Atlanta" (fastest growing mortgage company in Atlanta).

Josh is a licensed Mortgage Loan Originator in GA, NC, SC, AL and FL. He is a dedicated volunteer, fundraising for Atlanta-based organizations and serving the Zaban night shelter since 1998.

### **Michael Baum, Vice President Operations**

Michael has been in the mortgage industry since 1998 when he began his career as a loan originator. He quickly became a top producer, and through his work with various companies, expanded his knowledge not only of the mortgage industry, but also grew his financial analysis expertise.

Joining Silverton in 2004, Michael began as a processor, but has mastered all phases of the business from bottom to top. Michael has been an essential part of Silverton's growth: creating and managing our warehouse lines and mortgage banking operations; designing and implementing the Operations and company-wide Quality Control programs; working with Compliance and company/branch licensing; managing financials and working with branch managers to build profitability; and he continues to manage the Corporate staff and assist our loan originators throughout the southeast.

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**Silverton Mortgage Specialists, Inc.** NMLS #109600

1027 Monroe Drive NE, Suite B. Atlanta, GA 30306 Phone: 404.815.0291 Fax: 404.815.0637  
A Georgia (14123), North Carolina (L-111493), Tennessee (3807), Alabama (20528) and Florida  
(CL080013) Residential Mortgage Licensee. A South Carolina BFI Lender (MLS-109600).  
An Equal Housing Opportunity Lender.

## **Our Management Team...**

### **Jason Strain, Production Manager**

*(NMLS 208154) A GA 27263 Residential Mortgage Licensee*

Jason began his career in the mortgage industry in 2003 as a loan originator. As a native of Atlanta coming from a family of builders and developers, he knew the regional market very well. He joined Silverton in 2007 as a loan originator but now, as Production Manager, his main function is to manage production from initial application through underwriting to closing and funding for all our offices and Loan Originators.

Jason is a vital resource for Silverton's Loan Originators, providing information on lenders, pricing scenarios, pipeline management, technology, etc. In addition, Jason spends time in the field visiting our offices to provide ongoing training and one-to-one assistance to help loan originators maximize technology and increase their efficiency. Jason continues to originate, licensed as a Mortgage Loan Originator.

### **Bob Duer, Closing Manager**

Bob has extensive experience in the mortgage industry since 2002, managing warehouse lines and closing/post-closing departments. Silverton was very pleased when he joined our team in 2010 with his in-depth experience in wholesale lending.

As Silverton's Closing Manager, Bob manages our multiple warehouse line capacity, orders funds for closings and is the main contact with day-to-day warehouse facility personnel. He also manages post-closing operations, develops and optimizes relationships with Investors, warehouse and internal clients, and is member of our process improvement team.

### **Sam Moffitt, Compliance Officer**

*(NMLS 108736) A GA 24907; NC I-139958 Residential Mortgage Licensee*

Sam came to Silverton in 2006 as a loan originator and is a licensed Mortgage Loan Originator in GA and NC. In 2008, with new legislation and the S.A.F.E Act, Silverton needed to expand its existing compliance platform. With prior experience developing policies and procedures to meet various government guidelines, Sam took on the task of Compliance Officer. She was charged with developing additional compliance policies, training programs, and human resource guidelines. Sam continues to monitor and assist our loan offices and branches to ensure compliance, provide training, and keep us abreast of new laws and changes that affect our industry.

Since 2004, Sam has been a volunteer with the Catawba Valley Heritage Alliance, a conservation organization. She was named *Volunteer of the Year* in 2006 for beginning a "Family Day" in her hometown.

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