

THE FORTY MOST INFLUENTIAL MORTGAGE PROFESSIONALS UNDER FORTY

under forty

**National Mortgage
Professional
Magazine's
40 Under 40**

The 40 Most Influential
Mortgage Professionals
Under 40

In our seventh annual "40 Under 40" feature, you will find a list of the top mortgage professionals under the age of 40, as voted on by their peers, who exemplify professionalism and top production in today's housing market. Despite the rough waters of the U.S. economy and the ever-shifting landscape known as the mortgage industry, these 40 professionals have persevered in a time of regulatory uncertainty.

In assembling this list, we at National Mortgage Professional Magazine took some criticism when we began this endeavor. Many felt a list of this nature ignored many, and others felt that a list of this type is a "thing of the past," while some even cited age discrimination, but we firmly stood by our decision to assemble this group. Like their industry pioneers before them, these individuals are the ones who carried the torch of professionalism in the year 2016 and beyond.

We'd like to congratulate all of the following individuals named to our "40 Under 40" list for 2016—in no particular order but alphabetical—and thank all the nominees for their participation in our "40 Under 40: The 40 Most Influential Mortgage Professionals Under 40" feature.



Joe Puthur

President

Mortgage Coach • Irvine, Calif.

Mortgagecoach.com

Joe Puthur, president of Mortgage Coach, has more than 16 years of experience as a proven mortgage technology pioneer. Led by his philosophy that everyone deserves the insight and transparency to make a confident mortgage decision, Mortgage Coach was recently ranked first of the five must-

have real estate apps by *USA TODAY*. Every day, 34 percent of the nation's top one percent of producers deliver clear advice with Joe's help. Ensuring access to affordable homeownership remains obtainable, Joe's mobile innovations help lenders and real estate agents nationwide modernize their mortgage experience to educate millions of families about the benefits and total cost of every home loan option.



Jacqueline Sendra

Mortgage Loan Originator

United Northern Mortgage Bankers

Long Island, N.Y.

UnitedNorthern.com

Empowering those around her to achieve their dreams and goals of homeownership, Jacqueline Sendra is passionate about her career as a mortgage loan originator. With more than a decade of experience, Jacqueline is working to develop

other top producing loan originators with the understanding that success has everything to do with helping others. Believing the future holds only the best of what's to come for the mortgage industry Jacqueline is excited to see what the next generations of originators will bring into the profession.



Rajin Ramdeholl

Vice President, Private Client Division

Meadowbrook Financial Mortgage Bankers

Garden City, N.Y.

MFMBankers.com

Rajin Ramdeholl is vice president of the Private Client Division of Meadowbrook Financial Mortgage Bankers. Rajin oversees the daily operations of a thriving team and has to his credit, a series of successes in building dynamic mortgage lending

teams throughout his career. He formulates and implements new marketing strategies and meets with brokers real estate agents and other prospective new clients on a regular basis. He specializes in working with major real estate agents builders and investors who are seeking expert help, but he also enjoys originating mortgage loans as well. With his educational, professional and financial background, Rajin is respected and trusted by his clients.



Jon Tallinger

Vice President of Sales & Marketing

Class Appraisal • Birmingham, Mich.

ClassAppraisal.com

Since helping to launch Class Appraisal as its first employee in 2009, Jon Tallinger has played several key roles throughout the company. His primary focus now is planning and leading the company's growth initiatives. In 2016, Class Appraisal has

already doubled their 2015 volume. By building seamless integrations and creating advanced solutions, Class Appraisal has built a reputation for offering the industry's fastest turn times and highest service levels. Jon and his team have recently added several of the top lenders in the country as business partners, and are now working with 12 of the nation's top 25 non-bank lenders.



Jason R. Richardson

Owner

Mortgage Geek LLC • Los Angeles

MortgageGeek.Technology

Jason R. Richardson specializes in referral partner marketing strategies and founded marketing technology vendor Mortgage Geek in 2011. Mortgage Geek has quickly become a preferred marketing provider for real estate companies and nationwide mortgage lenders including Mid America

Mortgage, where Jason currently serves as the national marketing director. Jason recently became a founding member of the eCorrespondent Division at Mid America Mortgage. The Division is pioneering a complete digital mortgage process for independent mortgage bankers that includes eClosings with electronic promissory notes. Jason is actively seeking independent mortgage bankers looking to increase their efficiencies with a complete eMortgage process.



Ariana Kay Veloz

Branch Manager

Loan Simple Inc. • Las Vegas

ArianaMortgageLoans.com

Ariana Kay Veloz has been in the real estate and mortgage industry just over 20 years. As a branch manager and professional mortgage advisor, she focuses on client satisfaction. Her business is about service and she is not happy until her clients are happy; the service that she and her team provide is

second to none. Ariana has experience in both the sales and operations sides of the industry. This knowledge enables her to provide her clients with a great understanding of what's needed to create smooth efficient flow and quicker closing on their purchase or refinance home loans. "I truly love what I do," said Ariana.



Michael I. Sema

CEO

Get A Rate • Elmwood Park, N.J.

GetARate.com

Michael I. Sema is an industry visionary and trailblazer, who started his career in 2004. In 2012, Michael's fundamental belief in living a better life gave him purpose to transform and innovate the banking industry. By eliminating extrinsic motivating factors and providing honest, un-incentivized

advice, he figured out a way to empower clients to make the right decision. Michael's transparent Web site offers robust tools that finally reveal how much home to buy, not can buy. His vision to elevate the banking industry benchmark by servicing, supporting and protecting clients with a new standard of ethical lending has started a movement.



Wes Woodruff

Licensed Mortgage Advisor

Angel Oak Home Loans LLC • Atlanta

WesWoodruff.AngelOakHomeLoans.com

Wes Woodruff joined Angel Oak Home Loans LLC in December 2011. He is an Atlanta native and graduated from the University of Alabama with a degree in finance and real estate. He has received numerous awards as the monthly, quarterly and annual top producer. He has also been a member of

the 2013-2016 Leadership Council. Wes is a current member of the Mortgage Bankers Association of Georgia (MBAG). Wes lives in East Cobb, Ga. with his wife Lindsey and daughters, three-year-old Ella Reese and one-year-old Annie. He attends Johnson Ferry Baptist Church and enjoys playing tennis, golf and basketball, as well as working on projects around the house.