NOST INFLUENTIAL MORE

National Mortgage Professional Magazine's 40 Under 40

The 40 Most Influential Mortgage Professionals Under 40 n 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.



Ly Kao Nhiayi
CTA
LenderPrice • Pasadena, Calif.
LenderPrice.com

Ly Kao Nhiayi moved to the U.S. from France in 2004, where he graduated with a degree in computer science. He has worked in consumer electronics and transitioned to mobile and cloud development before joining forces with his two partners. David Alimi and Ly Kou Nhiayi and

founding Cre8tech Labs, an umbrella company to LenderPrice (a Pricing and Product Eligibility and analytic platform for the mortgage industry). As a chief architect, he helped develop a platform to provide loan officers, brokers, lenders, retail/wholesale to compete not only in terms of technology, but also in terms of market intelligence.



Katy Parsons

Mortgage Advisor
Finance of America Mortgage • Portland, Ore.
FinanceOfAmerica.com/macadam

Katy Parsons not only is one of the most brilliant minds the industry has ever seen, but she instantly can bring levity to any situation while representing a level of professionalism the industry has so desperately needed. Katy was instrumental in reviving the Mortgage Revolution conference, which

has raised more than \$50,000 for charity, while showcasing some of the industry's leading edge technology and best practices. You can expect to see a lot more of this industry dynamo in the years to come!



Patrick O'Brien

Chief Executive Officer LenderLogix • Buffalo, N.Y. LenderLogix.com

A graduate of the University at Buffalo, Patrick O'Brien spent 15 successful years as a mortgage lender with M&T Bank. Always passionate about bringing innovative solutions to the mortgage business, in 2016 Patrick and his partners founded LenderLogix, a software company which uses data

and analytics to help mortgage lenders more efficiently engage with their real estate partners. LenderLogix automates relationship management tasks and provides constant actionable business intelligence, allowing loan officers to cultivate their most high value relationships. Leveraging LOS integrations and mobile apps, LenderLogix brings best in class technology into the hands of the modern loan officer.



Christopher R. Picone

President/Owner
PRS Capital Group LLC • Bohemia, N.Y.

Christopher R. Picone started as a telemarketer in college, was promoted to manager at 19, learned the business and has been running his own successful brokerage for close to 10 years. He believes the key to longevity in the mortgage industry is personal service. Processing all his loans from start to finish, he still finds the time to meet, sit

down and discuss all documentation face-to-face with his clients. Chris was a member of 2012's Top 40 Under 40 edition, and 2014 and 2015 Next 40 Under 40 Mortgage Professionals to Watch list.



Jeremy Page

Branch Manager/MLO
Inlanta Mortgage • Greenfield, Wis.
Inlanta.com & LoansByJeremy.com

Jeremy Page started as an assistant at 18-yearsold, and he has held just about every position in the industry, working his way up to where he is today. He currently runs Inlanta Mortgage's Greenfield, Wis. office with nine employees and they are the fourth highest volume branch for Inlanta year-to-

date. He has been awarded MPA's Young Guns award consecutive years and he's also received *Milwaukee Magazine* Five-Star Mortgage Professional Award and was been nominated again this year. "I love what I do and being able to help people achieve the American dream or accomplish their financial goals," said Jeremy.



Heather Harlan Price

Owner Operator/Managing Partner Modern Mortgage • Austin, Texas ModernMortgage.com

Heather Harlan Price, managing partner of Modern Mortgage, has helped put thousands of people into homes and considers it one of the greatest joys in her life. She served for three consecutive years as vice president of education for the National Association of Professional Mortgage Women

(NAPMW) where her talents were used in the mortgage community in Austin from 2012-2015. Heather was also nationally recognized and awarded as an Education Innovator in Mortgage in 2012-2013. She also founded the Modern Mortgage "Flintstone Loan," where a portion of the proceeds from every loan send hundreds of thousands of Flintstone Vitamins to Honduras.



Jim Paolino

Chief Executive Officer/Founder
LodeStar Software Solutions • Hoboken, N.J.
LodeStarSS.com

After growing up around the mortgage and title industries, Jim Paolino founded LodeStar Software Solutions in 2013 at 27-years-old. Since that time, Jim has grown the company into a national provider of innovative compliance technology for the mortgage industry. Hundreds of banks, credit

unions and mortgage companies utilize LodeStar on a daily basis to accurately disclose closing costs to their consumers. LodeStar has recently become part of Lenders Integrated Solutions, a provider of title and technology services. Through this affiliation, Jim hopes to provide an even wider range of services to lenders anywhere in the country.



Rob Purvis

Senior Mortgage Banker/Partner VIP Mortgage • Tucson, Ariz. RobPurvis.VIPMTGInc.com

Rob Purvis's mortgage banking career began in 2007 after seven years pitching for the Chicago White Sox. His love and passion for helping others catapulted him very quickly to the top as one of the country's top mortgage originators. Centered on Rob's small-town, Midwest upbringing and

philosophy, Rob repeatedly asks, "How can I help you?" Not, "How can you help me?" Applying this philosophy to the entire MVP Team has enabled them to earn and grow relationships with realtors, business owners and customers because of the level of trust they each put into the team's beliefs.