

**Rholda L. Ricketts**

Deputy Superintendent of Banks, Mortgage Banking Division, New York State Department of Financial Services

---

Ms. Ricketts started her career with the New York State Banking Department in 1985. In December 2006, as Deputy Superintendent of Banks, she assumed responsibility for the Mortgage Banking Business Unit. Since then, Ms. Ricketts has worked diligently to strengthen New York's oversight of companies and individuals engaged in mortgage loan origination and servicing activities. In addition to her role in facilitating the implementation of a number of key regulations and safety and soundness examination protocols for New York's mortgage industry, she served as a member of the Nationwide Multistate Licensing System (NMLS) database development team until 2008.

Ms. Ricketts also served as director and treasurer of the American Association of Residential Mortgage Regulators from August 2009 to August 2012 and is currently a member of the State Regulatory Registry Policy Committee, which is tasked with developing policy guidelines for NMLS.