



FOR IMMEDIATE RELEASE

**RETTA GARDNER, CMB, RECOGNIZED AS
“MORTGAGE BANKER OF THE YEAR” BY TNMBA**

Memphis, Tenn—Retta Gardner, CMB has been named the Tennessee Mortgage Banker of the Year for 2019, according to an announcement by TNMBA President Jeff Tucker, CMB.

Retta has over 23 years of experience as a mortgage professional and served as President of the Tennessee Mortgage Bankers Association (TNMBA) last year. She graduated from the Mortgage Bankers Association’s School of Mortgage Banking, has a MBA from Middle Tennessee State University and a BA from Western Kentucky University. She also serves on the board of the United Way of Rutherford and Cannon Counties in Tennessee and is on the Advisory Council of the Middle Tennessee State University College of Business.

“This was a very easy selection. Retta is exactly what this award is intended to celebrate. She is a tireless advocate for the profession, continually improves herself with professional education, mentors others and supports the association’s activities, services and events,” said Tucker. “She has left an indelible imprint on this organization by elevating the visibility and effectiveness of TNMBA, initiating our new Future Leaders program (and writing the curriculum), updating our website, enhancing our social media engagement, and much more.”

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About Tennessee Mortgage Bankers Association

TNMBA, founded in 1960, was organized to promote ethical, efficient, and professional business practices in mortgage financing, benefiting businesses and individuals seeking mortgage loans. It is an affiliate of the national [Mortgage Bankers Association](#) and includes five active chapters in Tennessee, located in Memphis, Nashville, Chattanooga, Knoxville and Tri-Cities.

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