



Tennessee Mortgage Bankers Association Announces New Leadership

MEMPHIS, TN – The Tennessee Mortgage Bankers Association (TNMBA) has announced that Jeff Tucker, CMB, has been installed as President of the association for its 2019-2020 term. Retta Gardner, CMB, recently completed her term, and will remain on the TNMBA Board of Directors one more year as Immediate Past President.

“The experience I have gained serving on the TNMBA board of directors for several years is very valuable and am grateful to now serve as President of association,” he said. “It is an honor to be selected for this role by leading mortgage professionals across Tennessee.”

“Since our beginning in 1960, this association has been, and continues to be dedicated to supporting individuals seeking mortgage loans and our member companies that help with that process,” said Tucker. “In the year ahead, TNMBA’s legislative advocacy and communications efforts will be more active than ever and we look forward to the results those efforts will produce for those we serve.”

Tucker pointed out several key issues that will receive priority advocacy attention during his term as President. “At the national level, we are committed to seeing more progress in reform for Government Sponsored Enterprises (GSEs) like Fannie Mae and Freddie Mac. We continue to advocate for an approach that promotes greater regulatory certainty through the issuance of clearer rules, supplemented by timely, authoritative guidance. Improving the oversight and regulation of the Consumer Financial Protection Bureau (CFPB) is also a priority. The CFPB’s past ‘enforcement-first’ strategy created significant uncertainty in the market and undue costs for consumers.”

At the state level, Tucker said that the association will continue working with legislators to make sure no HOA super-priority liens are allowed and that the super-priority lien issue is properly addressed in context of Property Assessed Clean Energy (PACE) legislation. Loan officer temporary authority and any legislation proposed concerning data security and privacy will also receive priority attention. As always, we will be

helping protect home buyers from unethical practices.”

“Advancement of diversity and inclusion will be a priority for TNMBA and our local associations this year. Legislative advocacy, adherence to our Code of Ethics, and communications support are part of the ongoing service TNMBA provides to mortgage professionals,” said Tucker. “We will continue to enhance and improve those services, as has been the case since the beginning of TNMBA.”

Serving with Tucker on the TNMBA leadership team this year are:

- President-Elect: Karley Bond/Regions Mortgage, Jackson
- Vice President: Eric Fellows/New American Funding, Franklin
- Secretary/Treasurer: Debbie Gadberry, CMB/Guaranty Trust Company/Nashville
- Past President: Retta Gardner, CMB/Murfreesboro
- Affiliate Director: Lauren McKinney/National Mortgage Insurance, Inc./ Knoxville
- East TN Director: Kevin Tuscan/Mortgage Investors Group/Knoxville
- Middle TN Director: Tiffany Searcy Wright/ Synovus Mortgage/Nashville
- West TN Director: Nick Huber/Wells Fargo Home Mortgage, Memphis
- Legislative Chair: Stacy Cook/The Farmers Bank

Tucker, a Certified Mortgage Banker (CMB), is the Senior Vice President and Mortgage Relationship Manager for Studio Bank in Nashville, Tennessee. He has 22 years of experience in the profession. He was President of the Nashville Mortgage Bankers Association in 2012. Tucker earned graduate degrees from Vanderbilt University and lives in Franklin, Tennessee.

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.