



Ben Niles, Master CMB
Director / Compliance Training

- Over 40+ years of diverse mortgage banking experience in the fields of mortgage insurance, residential secondary market, and risk management.
- Founding Member of the Mortgage Banking and Broker Association of New Hampshire, the only trade association representing the interests of the mortgage banking and mortgage broker community in New Hampshire. Served as Chairman of the Ethics and Education Committees, and in the capacity of Vice President, President, and Association Director. Honorary Member of the Mortgage Bankers and Brokers Association of New Hampshire. Chairman of the Mortgage Products Sub-Committee.
- Employed by Mortgage Guaranty Insurance Company (MGIC) for 16 years in underwriting management and sales with a focus on customer relationships, credit quality & risk.
- Employed in the secondary market by Freddie Mac for 19 years in Sales, focusing on contract negotiations, relationship management, portfolio quality and performance, and affordable housing.
- Employed in the primary mortgage market by Merrimack Mortgage Company and Weichert Financial Services for a combined 8 years in the capacity of Risk Manager and Chief Risk Officer, responsible for compliance and risk management from the company, regulator, and investor standpoint.
- MBBA-NH Instructor: Approved NMLS Instructor, teaching MLO licensing continuing education courses and an Instructor for MBBA-NH's School of Mortgage Banking I & II.
- Numerous presentations at mortgage banking industry seminars, workshops, and conferences on topics from mortgage underwriting, securitization, automated underwriting systems, and affordable housing, to ethics, fraud prevention, predatory lending, low doc/no doc risks, and regulatory compliance.
- Represented Freddie Mac on the Connecticut Governor's Subprime Mortgage Task Force.
- Industry Awards & Honors: Master CMB (MBA's Certified Mortgage Banker), Fellow of The Society (CMB), Mortgage Titan (The Warren Group), New England Mortgage Banking Conference Hall of Fame, and Massachusetts Mortgage Bankers Association Lifetime Achievement Award.
- Received his BS in Business Administration and MBA in Finance from Drexel University.