

Cultivating the Future: Empowering Tomorrow's Mortgage Leaders

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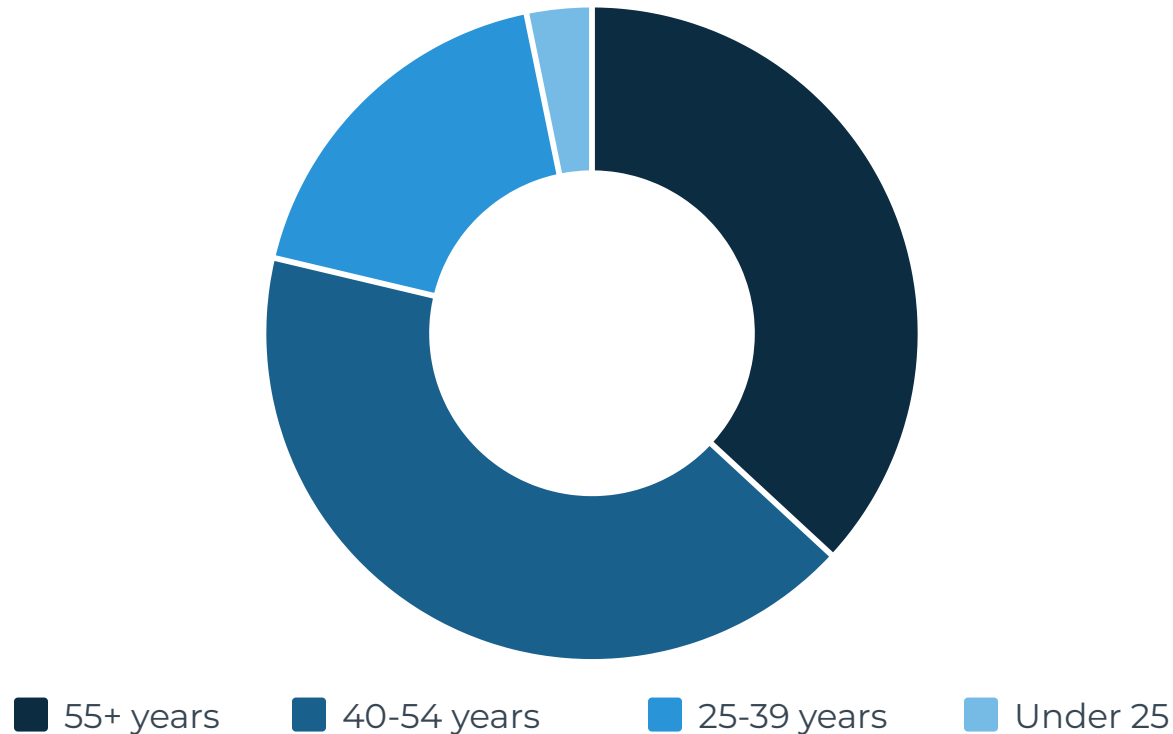


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Takeaways

- 1 Critical need to invest in our young professionals **TODAY!**
- 2 How to recognize **who is ready** to invest in?
- 3 Importance of **Mentorship & Networking**
- 4 **How to invest...**What those opportunities could look like
- 5 I'm giving you a **challenge** at the end...

Industry Landscape: Key Demographics of Today's Mortgage Banking Workforce



The mortgage banking workforce skews older. Nearly 80% of professionals are over 40. Only 21% are under 40. This age imbalance creates urgent challenges for industry continuity.

The Critical Need for Succession Planning

Building the Leadership Pipeline

Creating a **pipeline**—a **roster of well-qualified professionals** who are ready, not just willing, to step into leadership roles.

- identifying talent early
- investing in their growth
- tools, mentorship, and experiences

Informal Programs

Flexible mentoring, education opportunities and on-the-job training without rigid processes

Formal Programs

Structured development plans including formal education goals, clear pipelines, and leadership readiness assessments



Recognizing Potential

Key Indicators

- Seeks additional responsibilities
- Consistently exceeds targets
- Demonstrates problem-solving skills
- Shows curiosity about broader industry

Readiness Assessment

- Structured performance reviews
- 360-degree feedback
- Leadership potential evaluations
- Career development discussions

High-potential employees show clear signals. They take initiative and demonstrate curiosity. Regular assessment helps identify these rising stars. Create structured pathways for their advancement.

Power of Mentorship and Industry Growth



Organic & Formal Mentors

Value informal relationships alongside structured programs



Inside & Outside Mentors

Gain diverse perspectives by connecting with mentors both within and beyond your organization



Regular Engagement

Maintain consistent communication to foster growth



Mentor vs. Advocate

Mentors guide your development; advocates champion your interests when you're not present

Building Professional Networks

Essential Conferences and Industry Events

MBA Conferences

- **MBA mPact Summit**
 - August 5th, Washington DC
- **mPowering You Summit**
 - October 18th, Las Vegas
- **MBA Annual Convention and Expo**
 - October 19-22nd, Las Vegas
- **MBA National Advocacy Conference**
 - April 2026, Washington, DC

Regional MBA Events

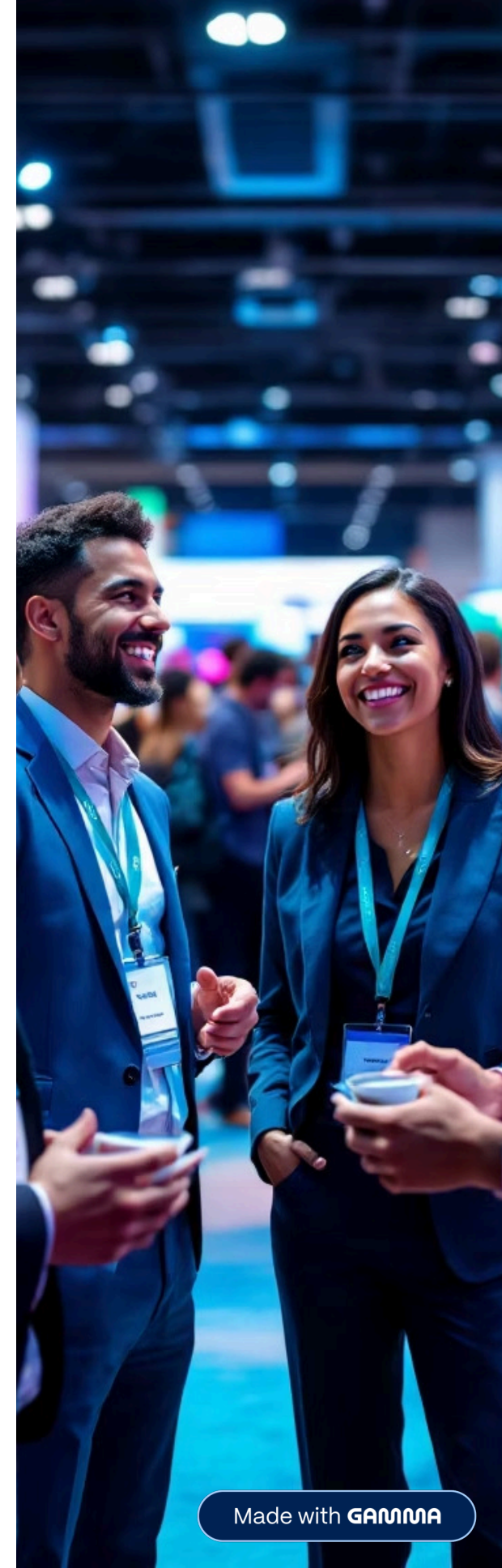
Local connections with market-specific insights and more accessible entry points for young professionals.

Great starting place for young professionals to get involved at a lower cost of travel.

MYTH: *"I'm hesitant to bring my top young professionals to networking events because they might get recruited."*

FACT: If the mere act of attending a networking event makes you fear losing your top talent, it's worth reflecting on your company culture and employee engagement strategy. Top performers don't leave simply because they meet a recruiter — they leave when they feel undervalued, unsupported, and stagnant.

Challenge: Instead of holding them back, attend the conference with them. Guide them through the networking process. Be present, be engaged, and show them what professional growth looks like in action. When you support their development, they're far more likely to stay — not because they have to, but because they want to!





Professional Development: MBA Pathways for Career Advancement



Foundational MBA Education Courses

School of Mortgage Banking I-III

School of Mortgage Servicing

Intro to Mortgage Banking

Complimentary Education - Webinars and Self-Study Courses



MBA Designations & Certifications

- AMP - Accredited Mortgage Professional
- CMCP - Certified Mortgage Compliance Professional
- CRU - Certified Residential Underwriter
- **CMB - Certified Mortgage Banker**



MBA Leadership Programs

Future Leaders - HIGHLY RECOMMEND

This is an 8 month specialized leadership development curriculum designed for emerging executives who have demonstrated exceptional leadership potential and interest.



MBA mPact - Young Professionals Networking Group

Anyone 40 and under in the mortgage finance industry is welcome to join mPact! We've cultivated a space for emerging leaders to find industry connections, gain leadership skills from our quarterly webinars, gain access to mentor relationships and so much more!

MBA Education offers comprehensive development pathways. Programs range from entry-level to executive and our certifications enhance credibility and marketability.

Young Professionals' Role in Advocacy



Industry Awareness

Understanding policy impacts



Active Participation

Joining advocacy committees



Legislative Engagement

Meeting with policymakers

Young professionals bring fresh perspectives to advocacy, where their voices represent the industry's future. MBA's advocacy committee welcome emerging leaders and provides direct engagement with legislators who shape future-focused policies.

Call to Action:

Concrete Steps to Empower the Next Generation

100%

Leadership Engagement

All executives should mentor at least one young professional

Launch your young professional initiative today. Build a strategic development plan, set clear, measurable goals, and ensure executive accountability.

The future of mortgage finance depends on the steps we take today to invest in the next generation of leaders.

At least 1

Commitment

Everyone in this room should commit to taking at least one young professional to a conference this year.

