

June 30, 2022

Tamarron Board of Directors

314 N. Tamarron Drive

Durango, CO 81301

RE: Board Position

I'd like to submit my name for consideration to return to the board of directors at Tamarron. As most are aware, I purchased property back in 2011 at Tamarron and became an active member at board meetings in 2013. I have served on the board for two full terms and served as President of the Association for three years most recently stepping down in September 2021 as my term limit had been reached.

As a member of the board, I participated during likely the most productive and successful board periods that this Association has ever experienced. Just a few highlights of items we as a team tackled during my period on the board:

- Pool and Spa Negotiation
- Lodge Remodel
- Amenity center and golf access negotiations
- Long term Asset Replacement modeling
- Replacement of Glacier's role as provider of television and internet
- Obtaining financing options for Tamarron condos to meet conforming mortgage guidelines
- Recruitment and replacement of maintenance supervision
- Installation of current management structure overseeing Tamarron operations
- Conversion to electronic voting
- Negotiation of long-term water agreement with Glacier

While I have attached my resume, by way of background I've spent all of my 40-year career in real estate finance and the title industry. I am a professional real estate investor and have enormous experience in mortgage finance and the title industry. I am active in the Houston Mortgage Bankers, Texas Mortgage Bankers, Mortgage Bankers Association of America, American Land Title Association and serve as an Executive on the Housing Policy Council.

I still actively work for Stewart Title and my wife and I have three children. Ian will graduate from CU in Boulder in December, Lukas will be freshman at Texas State and Erik will be a junior in high school in Houston. We own 4 units at Tamarron, have a lot in Edgement and manage other rental properties, we are however looking forward to the time where we can spend more time in Durango as my kids work their way into and thru their college years.

I've attached my resume for anyone that is interested in reviewing. I look forward to the opportunity to serve the association again.

Sincerely,

Scott Gillen

Scott Gillen, CMB, AMP

rscottgillen@gmail.com • 711 LeGreen, Houston, Tx. 77008 • 713-823-3428

Core Competencies

- Proven Revenue Management Executive
- Strategic Development and Planning
- Executive Relationship Management
- Channel Development and Growth
- Enterprise Account Management
- Trade Association Leadership
- Professional Real Estate Investor

Experience

Professional accomplished and experienced executive with focus on the mortgage banking and title insurance real estate sectors. Experience ranges from dozens of roles supporting aspects of mortgage banking, sales, strategic initiatives, consulting and operations dating back to 1983. Responsible for strategic operational and sales roles to support \$200+ million in revenue during the “great recession”, recognizing the changing dynamic and shifting operational focus to monetize operations during a cyclical shift. Strategic advocate with C-Suite relationships, advocacy roles, and active industry relations responsibilities. Dedicated to leadership at the highest level while providing strong mentoring and fostering collaboration in a team environment.

January 2020 - Present - Stewart Title Guaranty -Houston, Texas

Sr. Vice President, Industry Relations, Marketplace Strategy

Responsible for Stewart Title’s National Agency Division, managing agents with national residential and commercial title footprints. Managed executive relationships of existing agent agents as well as growth strategy for the national division while managing operational and sales staff that support the agency management and growth.

September 2016-January 2020 - Stewart Title Company-Houston, Texas

Sr. Vice President, Industry Relations, Marketplace Strategy

Responsible for Stewart Titles Marketplace Strategy and Innovation initiatives specific to our lender partners. Managed key executive and vendor relationships to enhance digital partnerships through integration solutions and digital closing strategies. Responsible for Stewarts digital transformation through implementation of preclosing and closing related digital solutions, partnership integration and management as well as field implementation. Spearheaded Stewart’s underwriting approval of Remote Online Notarization, performing the first fully digital mortgage loan closing in July 2017. Have been responsible for overseeing the ongoing expansion of Remote Online Notarization within Stewart organization and working directly with Stewart operations and independent to educate and operationalize successful implementation.



May 2012-September 2016 - Stewart Lender Services-Houston, Texas

Executive Vice President, Origination and Servicing Executive

Responsible for executive level relationship management with independent mortgage bankers, servicers, large financial institutions as well as the GSE's. Managed C-Suite and Sr. Executive relationships as well as servicing as industry relationships executive for Stewart.

October 2006- May 2012-Stewart Lender Services-Houston, Texas

Sr. Vice President, Strategic Initiatives

Responsible for Product Design and Implementation of Stewart Lender Services Home Retention solutions. In this capacity, I was responsible for the development of a total solution inclusive of servicer interfaces to support borrower counseling, loan modification qualification and processing, short sale solutions, and Deed in Lieu processing. This solution included implementation of a fully FDCPA compliant call center, assist in design of a call center and loss mitigation software solution and develop training programs to assist in the training of over 2000 loss mitigation specialists. In addition to the implementation role, I am responsible for the management of our agency relations team and have developed GSE specific solutions to assist in providing scale to the selected agency servicers. Additionally, I was responsible for sales to National Accounts representing the top 100 seller/servicers in the country.

Sep 2001-Aug 2006-Mortgage Resource Network/Clayton Holdings-Dallas, Texas

Vice President/Managing Partner

Joined MRN to run the Transfer Support Division. Under my management, the Transfer Support Division was responsible for all MERS Integration, Servicing Sale Due Diligence, Assignment Preparation and Document Recovery, Custodial Audits and other transfer related services. After the first 12 months, I became a managing partner and was integral in all aspects of managing both transfer and production support functions as well as handling all aspects of sales. This role involved the additional oversight of due diligence services, front line underwriting, closing/funding and investor delivery. MRN doubled sales annually during my tenure with sales topping \$14 million. The company was sold in February 2006 to Clayton Holdings.

Nov 1999-Sep 2001-Gillen Mortgage Consulting-Houston, Texas

Principal

Consulting business focused around operations reviews of national servicing platforms, loan sales reviews, and whole loan diligence reviews. The reviews were related to the potential placement of servicing assets with a variety of servicers around the country. Reviews primarily consisted of servicers special servicing capabilities, default administration, investor accounting and escrow administration. Implemented special default servicing guidelines for asset placed with selected servicers, primarily revolving around additional contact goals for loans either in default or with indications of imminent default. Managed the liquidation of all remaining assets of two defunct mortgage banking operations that had been acquired by my client. I was responsible for the sale and transfer of over \$2 billion in mortgage whole loans or servicing assets over a twenty-four-month period.

Jan 1999-May 1999-Harlingen National Bank-Harlingen, Texas

Vice President, Mortgage Operations

Responsibilities included management of the investor and agency relationships. Was responsible for working with front end system vendor and FNMA for implementation of FNMA Desktop Underwriter directly for our branch network. Bank sold mortgage operations shortly after my arrival.



Aug 1989 – June 1998-Harbor Financial Mortgage Corporation-Houston, Texas

Executive Vice President

Worked in a variety of capacities throughout my career with Harbor including:

- Assistant Vice President, Default Administration *1989-1993*
Responsibilities included management of all aspects of Default Administration including collections, loss mitigation foreclosures, bankruptcy, and claims. Managed a staff of twenty seven employees. Developed loss mitigation policies during the Texas downturn working very closely with agencies and MI companies to minimize losses and avoid foreclosure.
- Vice President, Loan Administration and Customer Service *1993-1996*
Responsibilities included management of all Customer Service activities for a portfolio of 40,000 loans. Implemented procedures to ensure compliance with revised escrow accounting rulings. Also responsible for the review, implementation, and management of corporate conversion from coupon books to monthly billing statements. Additionally, position responsible for the management of all loan transfer and acquisition activity, records management, and loan set up areas. Manages staff of fifteen employees.
- Executive Vice President, Operations *1996-1998*
Responsible as liaison of Harbor's subsidiary operations. Served as an extension of the President/CEO on corporate policies and projects. Included oversight of loan quality control, subservicing marketing, and implementation of GNMA buyout program. Additionally, responsible for a series of special projects including MERS implementation, subprime servicing guidelines development, rating agency review, due diligence and acquisition, and web site design. Reported directly to the President/CEO.

Education

University of Texas-*1984-1989*, Austin, Texas

Bachelor of Arts, Psychology

Kingwood High School, Kingwood, Texas

Supplement Education

Mortgage Bankers Association of America– Graduate, School of Mortgage Banking, *1995*

Mortgage Bankers Association of America- Graduate, Future Leaders Program, *1997*

Mortgage Bankers Association of America-Certified Mortgage Banker Designation, *1997*

Accreditations

- MBA – Certified Mortgage Bankers Designation, 1997
- MBA- Accredited Mortgage Professional -1995
- FDCPA Certified Collection Site Manager-2010-National
- SAFE ACT Mortgage Loan Originator-NMLS Certified 2011. Licensed in 20+ states. Currently licensed in Texas, NMLS #197357



Awards Received

TMBA – Young Mortgage Banker of the Year, 1993 & 1997

Larry E. Temple TMBA Distinguished Service Award – 2011

Professional Activities

President, Houston Mortgage Bankers Association, 2018-2019

ALTA Digital Working Group Committee, 2019/20

Chair, Digital Closing and RON Committee, Texas Mortgage Bankers 2018-Present

Vice Chair, Digital Process Workgroup, 2020-Present

Vice President, Houston Mortgage Bankers Association- 2017/18

Housing Policy Council Executive Committee, Financial Services Roundtable, 2016-Present

Director, Texas Mortgage Bankers Association (TMBA) 2011-2017

Director, Texas Mortgage Bankers Association (TMBA) 1997-2003

Director, Houston Mortgage Bankers Association, 1997

Secretary, Houston Mortgage Bankers Association, 1998

Treasurer, Houston Mortgage Bankers Association, 1999

Vice President, Houston Mortgage Bankers Association, 2000

Chairman, TMBA Education Committee, 1996, 1997, 1998

Chairman, TMBA Seminar Committee, 2000

Chairman, TMBA Seminar Committee, 2004

Chairman, TMBA Convention Committee, 2009

Vice Chairman, TMBA Seminar and Convention Committee's, 1998

Vice Chairman, Mortgage Bankers Association of America, Education Committee 1996

Member, MBA Legislative Committee-Multiple Dates

Member, Houston Community College Advisory Board, Mortgage Banking Programs

Scott Gillen, CMB, AMP

