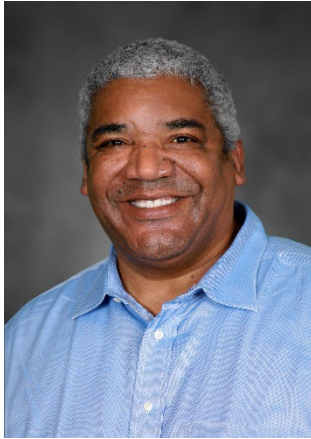


Bio for E. Thomas Booker III



Tom Booker is one of the original Fintech actors beginning with his work as a futures and options trader, developing and implementing Portfolio insurance. He later used that orientation to lead IBM's efforts to transform item processing systems of the Federal reserve system's twelve regional banks from paper to image/ data processing and in outsourcing systems operations / application development for depository institutions

seeking a similar outcome. Tom's start in the mortgage business began with leading Fannie Mae's efforts to deploy and spur adoption of Desktop Underwriter. Those efforts lead to a leadership assignment in Fannie Mae's efforts to digitize the entire mortgage process from origination to Loan sale. After his time at the GSE he also worked for 8 years as a senior vice president with First American and CoreLogic in a number of capacities focused on developing data based forensic methods investors and servicers may use to Identify, and determine which loans in securities or portfolios have material underwriting defects that would affect the salability of a loan.

Appreciating the life of loan implications of complete loan origination data and how content analysis methods can impact an originator or an investor, Tom joined the Collingwood Group as a retained consultant where he worked with asset managers to develop more effective approaches to successfully bidding on performing and nonperforming loan portfolios. Understanding how the buyers of loans with Underwriting defects could better detect and discern loans with defects, lead to Tom's current role as the Chief Strategic Planning Officer for Candor. He leads Candor's efforts to develop use cases and business partnerships with technology and services providers seeking to eliminate defects and enhance productivity across the loan origination and servicing ecosystems.

Tom's grounding in the capital markets and experience in a number of technology leadership roles has afforded him an appreciation for how in process content analysis enabled by information technology can impact the origination profit dynamics, production loan quality, and loan salability/ value.