



Rick is Executive Vice President and Head of U.S. Mortgage Banking for City National Bank and RBC. Based in Los Angeles, he is responsible for all aspects of the \$23 billion Mortgage and \$5 billion Home Equity businesses, including strategy, technology and product development, portfolio and P&L management, regulatory compliance and risk management, and leadership of national sales, marketing, and operations across retail, CD and correspondent sales channels.

Prior, Rick served as President of Mortgage for Compass, the nation's largest real estate brokerage, building and launching a 50-state joint venture mortgage bank designed to serve its 30,000 agents and their clients. Earlier he served as Executive Vice President and Head of U.S. Residential Lending for TD Bank, the 6th largest U.S. bank, accountable for 1,400 teammates and all aspects of the \$28 billion Mortgage and \$9 billion Home Equity businesses. He has also had senior leadership roles at CIBC, Wells Fargo and J.P. Morgan Chase.

Rick earned his B.B.A. in Finance and Marketing from the University of Wisconsin-Madison, where he currently serves on the Dean's Advisory Board, and his M.B.A. from Northwestern University's Kellogg Graduate School of Management. He is a highly sought-after industry leader, speaker, and board member, and is frequently quoted in WSJ, NYT, and Bloomberg, among others. He has served as an advisor to the White House Council of Economic Advisors and presents regularly at national conferences on subjects from M&A and fintech to sales strategy and organizational diversity.

He and his wife Andrea currently reside in Glencoe, IL and have 3 adult children and a new rescue dog.