

TOM HUDDLESTON
EXECUTIVE VICE PRESIDENT
MANAGING DIRECTOR
HEAD OF VYLLA TITLE & ESCROW
CARRINGTON MORTGAGE HOLDINGS



With more than 30 years of experience in the financial services industry, Tom brings extensive knowledge of all aspects of the Real Estate continuum to Carrington Mortgage Holdings; including mortgage lending operations, title and settlement management, default asset management, cash management operations, support services, product development and product management.

During his 12 years at Carrington, Tom, who Heads Vylla Title, Vylla Insurance, and Vylla Solutions has been responsible for client relationships (most notably GNMA), business and strategic development focused on providing real estate business solutions for the financial service industry. Services/Products include; asset management services and product solutions offered by the following Carrington companies: Carrington Mortgage Services (Sub-Servicing), Carrington Real Estate Services (Brokerage), Carrington Home Solutions (Property Preservation & Management), Carrington Property Services (Asset Management), Carrington Title Services (Title, Escrow, & Settlement Services), and Carrington Capital Management (Portfolio Acquisition and Management). Each of these areas has experienced double digit growth during his tenor.

Prior to joining Carrington, Tom spent 20 years as a senior manager of Mortgage & Consumer Lending for Pittsburgh-based Mellon Financial (now BNY MELLON), as well as 10 years as an executive in the real estate settlement services industry. Tom gained valuable management experience in the creation of Vendor Management Captives for six national lending institutions. In addition, Tom served as President of Allpointe Mortgage, a national mortgage broker.

Tom served as the President of Default Servicing USA, where he set the strategic direction of the business, solidified key vendor and client partnerships, and provided overall management. His role with clients was to provide senior level oversight on all engagements and ensure compliance with the contract terms as well as achieving customer satisfaction.

Tom has gained valuable government sector insight as a result of providing Title & Settlement Services and Default Services to the GSE's, as well as assuming a leadership role on Carrington's relationship with GNMA.

Tom is a certified cash manager, was on the faculty of the BAI School of Banking for six years, a former member of the Board of Directors for the National Home Equity Association, a member of the Mortgage Bankers Association, Borough President for his local municipality, and a volunteer for a number of local Pittsburgh Charities.