Loretta Cephus

VP, Mortgage Investor Relations & Sub-Servicing Oversight, US Bank

Loretta Cephus is a risk management leader with over two decades of experience in mortgage servicing, investor relations, and loan administration. In her current role at US Bank, she leads sub-servicing oversight initiatives that mitigate risk and strengthen investor relationships. She previously spent 15 years at Fannie Mae as a Senior Portfolio Manager, managing risk across a $400B servicing portfolio and partnering with major servicers to drive operational excellence.

Loretta holds an MBA from Cardinal Stritch University, a B.S. in Social Sciences from the University of Wisconsin–Milwaukee