

Mid America Mortgage Hires David Tracy as National Underwriting Manager

ADDISON, Texas, June 2, 2015 (SEND2PRESS NEWSWIRE) – Mid America Mortgage, Inc. (Mid America) owner and Chief Executive Officer Jeff Bode announced the lender has hired former Fannie Mae underwriting consultant David Tracy as National Underwriting Manager. A 20+-year residential and commercial mortgage veteran, Tracy will be responsible for revitalizing Mid America's underwriting operations nationwide.

"Underwriting is a mission-critical function for any mortgage lender, and it has become an area in which Mid America seeks to differentiate itself from our competitors," Bode said. "Through David's efforts, Mid America is committed to restoring the lost art of human review in the underwriting process."

"While automated underwriting certainly has its place in mortgage lending, there is no substitute for the human element in the underwriting process," Tracy added. "My goal as National Underwriting Manager is to create an underwriting environment within Mid America that enables us to uncover lending opportunities that may be overlooked or rejected out-of-hand in a fully automated underwriting setting without sacrificing loan quality."

In his previous role as a Fannie Mae underwriting consultant, Tracy was responsible for conducting file reviews based on Fannie Mae and Desktop Underwriter guidelines, identifying and investigating potential fraud, conducting risk analyses and communicating file review results to internal and external customers.

In addition, Tracy has served as an underwriter for Bank of America and has filled mortgage operational roles for several Texas-based lenders, including CTX Mortgage, Capital Company of America and Nationsbanc Mortgage Corporation. He graduated from Stanford University with a Bachelor of Science degree and currently resides in Arlington, Texas.

About Mid America:

Additional information about Mid America Mortgage, Inc. can be found on the company's website at <http://www.midamericamortgage.com/about/>.

*PHOTO for media: Send2Press.com/wire/images/15-0602-DavidTracy-300dpi.jpg

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