

## Rholda Ricketts Bio

Rholda Ricketts serves as the Deputy Superintendent, Mortgage Banking Division, New York State Department of Financial Services since November of 2005. Ms. Ricketts is responsible for regulatory oversight of the NYS's mortgage banking industry, including direct supervision of mortgage brokers and mortgage bankers. She is also responsible for spearheading the restructure of the Department's mortgage banking division and implementation of the safety and soundness examination process.

Ms. Ricketts began her career with the former NYS Banking Department in 1985 where she held the position of Examiner for 13 years. She conducted field examinations of large multi-complex State-chartered domestic and international banking organizations. In 1998 she was named Principal Bank Examiner – Special Projects where she spearheaded the Banking Department's 1999 targeted recruitment initiative for Bank Examiner Trainees, resulting in the hiring of 60+ new examiners. In 2001 Ms. Ricketts was promoted to Supervising Bank Examiner where she coordinated the restructuring of the Consumer Services Division's on-site examinations and oversaw the Banking Department's training function of over 300+ bank examiners. In 2004, Ms. Ricketts was named Assistant Deputy Superintendent of Banks where she was second in-command to the divisions Deputy with responsibility for restructuring the Licenses Financial Services Division.

Ms. Ricketts is a graduate of Bernard M. Baruch College and holds a Bachelor of Business Administration in Accounting.