



**Alan J. Cicchetti**

**Director of Agency Relations - Lenders Compliance Group**

**Executive Director - Brokers Compliance Group**

- Over 35 years of broad-based experience as a regulator and banking professional in mortgage banking and retail branch banking management.
- Former Deputy Commissioner of the Connecticut Department of Banking.
- Former Acting Director of the Consumer Credit Division, Connecticut Department of Banking.
- Administration of banking regulations, examinations, licensing and enforcement activities of non-depository licensees, including substantial work with mortgage brokers and lenders.
- Managed the implementation of the Safe and Fair Enforcement Mortgage Licensing Act of 2008 (SAFE) for the State of Connecticut Department of Banking. Also conducted technical meetings with mortgage licensees to present and explain changes to licensing statutes, including the HUD mandated requirements relating to prior convictions, testing, education and financial responsibility.
- Administered the requirements of the Nationwide Mortgage Licensing & Registry in Connecticut and served as the Chairman of the Nationwide Licensing Policy Committee.
- Managed the issuance of significant enforcement actions and penalties resulting from the subprime meltdown and other violations of licensing laws such as unlicensed activity. Directly met with licensees and their attorneys to discuss settlement options and strategies to achieve compliance with related statutes.
- Actively managed crisis situations involving major mortgage banking companies' failure to fund closed residential mortgage loans, and introduced legislation featuring more stringent consumer protections and lending rules.
- Former Co-Chair of Regulations and Policy Committee of Connecticut's Subprime Lending Task Force, established by Governor M. Jody Rell.
- Adjunct Faculty at the University of Hartford, Barney School of Business.
- Received the Bachelor of Science Degree in Business Administration from Bryant University, and holds an M.B.A from the University of Connecticut.