

**ROBERT F. RUSSO, MLO# 11582**

President of Mortgage Managers, Inc.  
Registered Mortgage Broker NYS Department of Financial Services  
President New York Association of Mortgage Brokers

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Robert Russo received a BBA in Management from Pace University in 1981.

He was an Internal Auditor for two major commercial banks from 1981 through 1986. In 1986, he received his Certified Financial Planner (CFP) designation from Adelphi University and was Vice President of a full service financial planning firm, from 1986 through 1987.

He became a Licensed Real Estate Broker in 1986 and was a partner of R.G. Russo Realty Inc, a residential real estate brokerage firm from 1987 to 2001. He performed numerous estate appraisals, property evaluations and competitive market analysis.

In 1988, Mr. Russo became registered Mortgage Broker with the NYS Department of Banking.

In 1993, he incorporated his mortgage business and formed Mortgage Managers, Inc., a full processing, full service, wholesale mortgage brokerage firm. He is president and sole owner of this corporation. The scope of his skills and strengths involve qualification, credit evaluation, automated underwriting, processing, and compliance.

He has been associated with many wholesale lenders and has taken numerous continuing education courses in property evaluation, appraisal underwriting and commercial and residential lending. He was one of the first Mortgage Loan Originators to receive the MLO License and approved status from the New York State Banking Department.

Mr. Russo has addressed Hofstra University's MBA Society, Adelphi University CFP's Program, and various other groups on topics of Real Estate, Financial Planning and Mortgage Financing. He is a member of the National Association of Mortgage Brokers and current President of the New York Association of Mortgage Brokers. He is also a Diamond member and the 2013 Member of the Year of the New York Association of Mortgage Brokers.