<u>Michael McHugh</u> – Graduate of Hofstra University in 1980 with his degree in Economics and Business. Mike started his career in Mortgage Banking as a Loan Officer. For over 25 years, Mike owned Continental Home Loans and led the company as President/CEO until Continental was acquired by Freedom Mortgage Corporation.

During his tenure at Continental Home Loans, Mike successfully led CHL to be one of Metro New York's largest independent lenders, specializing in the purchase money markets and working with First Time Homebuyers. Currently, Mike is the Senior Vice President of Retail Lending. Freedom Mortgage is a national, full service mortgage banker with retail, wholesale, correspondent and commercial origination and servicing operations. The company is licensed in all 50 states, DC and Puerto Rico

Mike is a past Empire State Mortgage Bankers Association President and served previously for The Community Mortgage Lenders of America as Chairman of the Board.