



**To: MMBA Regular Members**  
**From: Darryl Caffee ~ Secretary**  
**Date: December 23, 2024**  
**Subject: Nominations for the 2025 MMBA Officers & Directors**

The MMBA Nominating Committee is pleased to present the following proposed slate of 2025 Officers and Directors. As determined by the Association By-Laws, a Board member may serve for a term of two years with the eligibility to serve three consecutive terms. The following slate - lists the final year for each Director in parentheses. Those candidates in **BOLD** represent this year’s nominees. Any Regular Member may nominate a candidate to sit on the Board with the written endorsement of ten additional Regular Members. Final election will be by voice or written ballot at the Annual Meeting and Installation of Officers on January 23, 2025 at the Fourpoints by Sheraton in Norwood, MA. If you have any questions, please feel free to contact Deborah Sousa at the Association’s Administrative Offices at 617/570-9114

**2025 Officers:**

**Chair:** Ben Giumarra  
 Embrace Home Loans, Inc.  
  
**Chair-Elect:** Richard Hogan  
 CATIC  
  
**Treasurer:** Darryl Caffee  
 Webster Five Cents Savings Bank  
  
**Secretary:** **Jeremy Potter**  
**Silk Title Co.**  
  
**Immediate Past Chair:** Ryan M. Hayes  
 Movement Mortgage

**Directors:**

<b>Paul A. Bates (2030)</b> <b>Spillane Consulting Associates</b>	Sean Fleming (2029) Washington Trust Mortgage Company	<b>Hailey Rice (2030)</b> <b>Total Mortgage</b>
Shane Bellavance (2025) Stoneham Bank	David W. Gravelle (2028) HarborOne Mortgage	Jennifer Roach, CMB, AMP (2025) Freddie Mac
Sarah Blake (2025) Digital Federal Credit Union	Michael Kelleher (2026) Easy Mortgage Apps	Shanika Rogowski (2027) The Cooperative Bank of Cape Cod
Bryan Brown (2029) Guaranteed Rate	<b>Joe Lamberti (2030)</b> <b>Rockland Trust</b>	<b>Sarah Valentini (2030)</b> <b>radius financial group inc</b>
Chip Coveney (2026) Eastern Bank	Eric Prue (2028) Leader Bank	Barbara Yanke (2027) Fidelity Bank