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# Phillip G. Cantrell

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## Summary of qualifications

May 2000- Present      Capital Lending, Inc.      Montgomery, Al.  
**President & CEO**

- Formed Company August 2000
- Expert witness work / Consulting for Fannie Mae, Freddie Mac, individual case work involving mortgage fraud, predatory lending
- Responsible for all lending activities, to include residential, underwriting, construction, commercial; purchase & sale of loans
- In 2014 I assigned my NMLS license to McGowin King Mortgage. I originate traditional and reverse loans and broker to them. They provide processing, underwriting and closing support for traditional and reverse mortgages
- Capital Lending Inc. is an entity through which I provide consulting and expert witness services

September 1991- July 2000      Aliant Mortgage Corp.      Montgomery, Al.  
**President**

- Formed Company & directed all traditional lending, underwriting, investor relations, secondary marketing, closing, sale & purchase of loans, to include servicing rights

July 1983-September 1991      Great Southern Mortgage/Altus Mortgage USA      Atlanta, Ga.

**Senior Vice President**

- Directed all secondary market activities, closing, underwriting, negotiated purchase & sale of servicing rights on whole loans & bulk transfers

May 1975-July 1983      Real Estate Financing, Inc. dba Regions Mortgage.      Montgomery, Al.

**Senior Vice President**

- Directed all secondary marketing, underwriting, closing; instituted program to purchase servicing rights on whole loans and bulk packages

## Education

1980-1982      Auburn University

1967-1971      University of Alabama

**Professional  
experience**

- Fannie Mae/Freddie Mac Consultant
- Citicorp Mortgage Advisory Board
- Speaker at various MBA functions
- Committee member, National & State MBA
- Have rendered opinions/depositions on cases involving mortgage fraud, closing and title issues, appraisal issues, compliance, servicing, HAMP loan modifications, and secondary marketing

Consulted on issues relating to secondary marketing, purchase and sale of servicing rights, compliance, personnel, budget issues

- Business instructor, Auburn University Montgomery & Faulkner University
- 41 years experience in Mortgage Industry
- Consulted with Alabama Attorney General on Mortgage Issues
- Credentials submitted to CFPB for Advisory Board
- Advisory Board member Regional Southeast Bank

- Mr. Ronnie Wynn, Retired MBA
- Dr. David Bronner, Director, Retirement Systems of Alabama
- Mr. Michael Ciatti, Attorney, King & Spalding
- Mr. Barton Crum, Attorney
- Mr. Jeremy Windham, Supervisor, St. of Ala. Banking Dept.
- Mr. Richard Gill, Attorney
- Litigation references available upon request
- Endorsed by Director of Licensing, Alabama Banking Department, Bureau of Loans
- Testimonials: [www.phillipgcantrell.com](http://www.phillipgcantrell.com)