

Mr. Richard Cortes has worked at the Connecticut Department of Banking for 31 years. He spent 19 years in the Financial Institutions Division regulating depository institutions and trust companies. In 2008, he transferred to the Consumer Credit Division and began a career regulating mortgage licensees. Mr. Cortes currently oversees the mortgage licensing and examination functions. He also chairs the NMLS MCR Committee, is a member of the CSBS Multi-State Mortgage Committee, is a member of the NMLS Risk Profile Group, assists and acts as Liaison/SPOC in Multistate Mortgage Committee examinations, Chairs the AARMR Training Committee, conducts examiner training at CSBS/AARMR Schools, and assists in developing examiner training programs for CSBS/AARMR.