Angelo D. Rea, SVP, is the Senior Director of Government Credit Risk, Manager of Government Internal Controls and Manager of TPO (Third Party Originator) Approvals. He has been with Flagstar Bank for 28 years and oversees and monitors loan performance for the Retail, Wholesale and Correspondent channels. In addition, Angelo maintains all government product guidelines and responds to all FHA and VA audit related issues. Angelo also ensures that the Banks TPO Risk Management processes are current and effective to evaluate the level of risk of its TPOs throughout the life cycle of the relationship. He travels throughout the nation educating and updating all business channels on FHA and VA products and is on several Government related industry committees.