

## Chris Milner

President and Chief Executive Officer,  
The Oakleaf Group



Chris Milner is a senior financial services executive and mortgage industry expert with over 25 years of experience in mortgage risk management, mortgage backed securitization, capital markets, and information technology. Chris is a recognized expert in mortgage underwriting, securitization, risk management, and information technology, having managed securitization, underwriting, capital markets, risk management, modeling, and analytic, and financial accounting businesses for the mortgage industry for his entire career. Chris' early career was spent designing and building mortgage backed securities trading systems for asset managers, broker dealers, hedge funds, and the GSEs.

Subsequently Chris spent several years developing mortgage securities accounting systems and controls for institutional holders of mortgage securities and fixed income assets. Since 2007, he has specialized in credit analysis, underwriting, compliance, valuation, and cashflow modeling for the mortgage industry, and serves as a testifying expert on these topics.

### EDUCATION:

Lehigh University  
M.S. Electrical Engineering, 1989

Lehigh University  
B.S. Computer Engineering, 1987

### WORK HISTORY:

The Oakleaf Group, LLC	2007 - Present
Freddie Mac	2003 - 2007
Appix	2001 - 2004
Capital.com, Inc.	2000 - 2000
Appix. Inc.	1994 - 1999
Fannie Mae	1991 - 1993



**LEHIGH**  
UNIVERSITY

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Business**