

JOSHUA ULMER

Mortgage Lending & Compliance Expert Witness

Plaintiff & Defense | Nationwide

Tequesta, Florida | 561-203-1550 | Joshua.Ulmer@ccm.com

SUMMARY

Mortgage lending and compliance expert with 22+ years of experience across origination, underwriting, branch management, and loan officer conduct. Retained by plaintiff and defense counsel in residential mortgage litigation nationwide.

AREAS OF EXPERTISE

Mortgage Origination • Underwriting & AUS • DTI Analysis • Loan Officer Conduct • Pricing & Overlays • RESPA • TILA • TRID • Dodd-Frank • Fair Lending • Steering & Redlining • QC & Repurchase Disputes • Wrongful Foreclosure • Industry Standard of Care

LITIGATION SUPPORT

Case merit review • Expert & rebuttal reports • Affidavits & declarations • Depositions • Trial testimony • Discovery & mediation support

PROFESSIONAL EXPERIENCE

CrossCountry Mortgage – Branch Manager (2024–Present)

BrickLending LLC – Owner (2023)

Ideal Lending Solutions – Branch Manager (2013–2023), Top 10 Loan Officer (multiple years)

EDUCATION & LICENSES

Associate Degree, Palm Beach State College

Mortgage Loan Originator (NMLS): Florida, Texas

AVAILABILITY

Nationwide | Remote or In-Person | Plaintiff & Defense