

# Hector Retta

*Commissioner*

Department of Savings and Mortgage Lending



Hector Retta is the Commissioner of the Department of Savings and Mortgage Lending. He joined the Department in February 2022. Mr. Retta previously served as President, Chief Executive Officer, and Vice Chairman of Capital Bank, SSB in El Paso. Prior to that, Mr. Retta was Executive Vice President and Regional President of Wells Fargo, Orange County and Wells Fargo Border Banking. Mr. Retta had previous experience as a Managing Director with JPMorgan, and Senior Vice President with Bank of America. Mr. Retta currently serves on the board of the Paso del Norte Community Foundation and the board of Economy Wholesale Grocers in El Paso. He is a native of Dallas, Texas and earned a BBA and MS in Economics from Baylor University.

# Dr. Daniel Oney

*Research Director*

Texas Real Estate Research Center  
at Texas A&M University



Daniel joined the Texas Real Estate Research Center in 2022. He specializes in building forecasting and decision models to help public and private leaders make better economic and fiscal choices. Before joining the Center, Daniel was managing director in Newmark's Global Corporate Services division where he supported clients with site selection, labor analysis, and development strategy. Daniel was economic research manager for the City of Dallas and senior economist for the Virginia General Assembly. He holds MPA and Ph.D. degrees from the University of Texas at Dallas.

# Kevin Chin

*Director of Threat Specialist Management*  
Microsoft Corporation



Kevin Chin is currently the Director of Threat Specialist Management at Microsoft, where he leads a team of security technical specialists serving US state and local government customers. Prior to this role, he was an engagement team lead at Microsoft's Detection and Response Team (DaRT), where he led over 40 global incident response engagements in different industry sectors and organizational sizes. He has served the US Department of Defense and the US Central Command as a consultant and a branch lead. He has a M.S. in Digital Forensics from the University of Central Florida.

# Bill Poe

*Supervisory Compliance Examiner*  
Department of Savings and Mortgage Lending



Bill Poe is a Supervisory Compliance Examiner with the Department of Savings and Mortgage Lending. Bill leads the Department's thrift consumer compliance observation program. He joined the Department in 2005, after working in the consumer finance sector for nine years. Bill began his career with the Department as an Investigator and later worked as an Examiner of non-depository mortgage companies and mortgage bankers.

Bill is a graduate of the University of Texas at Austin. He has served as a representative on the Nationwide Mortgage Licensing System (NMLS) Policy Committee and as a member of the American Association of Residential Mortgage Regulators (AARMR) Performance Standards Committee.

# Iain Berry

*General Counsel*

Department of Savings and Mortgage Lending



Iain Berry is General Counsel for the Department of Savings and Mortgage Lending. He joined the Department in 2019 and has worked in state government for over 10 years. Iain received his BA in government from the University of Texas at Austin and his JD from the SMU Dedman School of Law. Iain currently serves on the Conference of State Bank Supervisors SRR Lawyer's Committee.

# Stephany Trotti

*Deputy Commissioner/Director of Thrift Regulation*  
Department of Savings and Mortgage Lending



Stephany Trotti is Deputy Commissioner/Director of Thrift Regulation with the Department of Savings and Mortgage Lending. She joined the Department in July 2003 and has served many roles within the Department.

Stephany received her Bachelor of Business Administration in Accounting from Texas A&M University and her Master of Accountancy from Texas State University. She is a Certified Examinations Manager and a Certified Public Accountant.