

# Mama Bear's Journey

By Cheryl MacNally

## WHEN I WAS A YOUNG WOMAN GROWING UP IN

Boston, I imagined being a racecar driver like my step brother, however when my father informed me as I graduated high school that I was in fact going to college, marketing and then perhaps teaching was going to have to do.

I never imagined working with major banks or in the mortgage business. I put myself through college working 12-8:30 Monday through Friday for Thom McAn Shoe company while a full time college student in the morning. I paid for my tuition the first of the month each month like a mortgage payment. When I graduated from college I purchased my first home at age 21. It was a small ranch right before prices started to go up and I was not sure how I was going to pay the mortgage, my car payment and still afford to eat! The mortgage company I applied to, Metmor Financial, owned by Metropolitan Life, provided the financing and I became a homeowner. Once the loan closed, the VP of Sales called me and asked to meet with me. My first thought was I did something wrong and they wanted the money back! The meeting became an interview. She had heard about me from the loan officer that handled the transaction and offered me a job.

A new home, a new mortgage, a new job where I was paid straight commissions; that is how I began my banking career twenty nine years ago.

Twenty of those years were spent at Wells Fargo, ten of them as the National Sales Manager for the Senior products group. More recently, I accepted the position of Chief Sales Officer at Generation Mortgage. Wells Fargo allowed me the freedom to learn every aspect of the reverse mortgage business while building the largest retail sales force and maintaining number one market share until we shuttered the business line in 2011. I will remain eternally grateful for the mentorship and coaching that I received teaching me the importance of managing fairly and consistently, leading a team to strive for excellence, learning from the team while adding value to them each and every day. I am also appreciative that I was afforded the opportunity to

build the best and brightest team while serving an underserved segment of our population. Serving seniors who had paid their dues and lived their life was far more rewarding to me, helping them to fund their longevity and what will be the best years of their lives.



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My recent position at Generation is exciting and the Generation team is extraordinary! To be a part of a passionate group who have devoted their careers to serving seniors is an excellent opportunity for me and I believe is due to my commitment to the industry, ability to articulate a value proposition and then influence great team members to execute on that proposition. This position is unique because I am working for a monoline organization whose only mission is to serve seniors and provide them opportunities to age in place with reverse mortgages. That is the mission; no distractions.

While I believe that men and women may look at a situation differently, they will ultimately be defined by the way they solve the issue, meet and beat the goal and add value to their team. While women tend to be more nurturing in general (and I certainly fit that description at times), we are also hard workers, competitive, driving personalities that are also mothers, wives, sisters, daughters and leaders.

I have never felt I was treated differently or at a disadvantage because I am a woman. But I am also proud of the fact that I choose to work equally hard at being a mom, a wife, a sister and a daughter. It may require that I become good at multitasking and time management, but that is a very small price to pay.

I am grateful for the opportunities that have been presented to me over the last 30 years. And while I have had to struggle with shuttering a business line, a terminal parent and coping with a "tween," it has helped to define who I am: a mom, a wife, a daughter, a sister, a manager and last but not least "momma bear". How blessed am I? **RM**