



Special Section

# TOP 25 INDUSTRY LEADERS & INFLUENCERS



## A.W. Pickel III

**PRESIDENT AND CEO, WATERSTONE MORTGAGE**

YEARS IN INDUSTRY: 31

**A**.W. Pickel, III, is an effective leader of not only his company, but of the industry. For seven years, he was a member of the Board of Directors for the National Association of Mortgage Brokers, serving as President for two of those years. He formerly served on the Freddie Mac Loan Prospector Advisory Committee and was a member of the Fannie Mae Housing Impact Advisory Council. In addition, Pickel has testified before Congress on the topic of protecting homeowners from abusive lending practices. Each of these opportunities helped him develop unmatched knowledge of the mortgage lending industry, and has given him a thorough understanding of the leadership that is needed to help mortgage lenders thrive. Pickel's encouraging leadership style is refreshing. He is sincere, often uses personal stories to illustrate his points, and allows leaders within the organization to make decisions based on their expertise—without unnecessary interference. His leadership style encourages creativity and independent thinking while promoting collaboration. He isn't afraid to give people credit for their ideas, and celebrates the success of his employees. Pickel's colleagues say that he "has the mind of an entrepreneur but the heart of a pastor." His value of human connections is what makes him successful. Pickel's leadership reach extends to the community as well. As a licensed pilot, he currently volunteers for Angel Flight Central, a nonprofit organization that provides charitable flights for medical or humanitarian purposes. He also serves as the President and CEO of the Entrepreneur Institute Inc., which focuses on training entrepreneurs in India.



## Sean Ryan

**FOUNDER & CEO, ASPEN GROVE SOLUTIONS**

YEARS IN INDUSTRY: 20+

**S**ean Ryan is known as Aspen Grove's "technology pioneer"—leveraging his more than 20 years of experience building, implementing, and integrating software platforms to ensure that Aspen Grove helps clients mitigate risks and increase returns on assets. Since becoming CEO in 2008, Ryan has more than tripled the size of the business and helped shape Aspen Grove into a recognized industry leader. Colleagues say Ryan demonstrates an intelligent, collaborative, and authentic leadership style. He takes time to know and understand the goals, values, and motives of the Aspen team. Through an empathetic, straightforward, and respectful approach, he then works to motivate the team to leverage their strengths for the good of the company, the industry, and the community. One of Ryan's proudest achievements is growing and inspiring the talented Aspen team, who are committed to the "Aspen Way"—a strong value set that guides the team in driving continuous improvement in the mortgage servicing industry through technological advancement and a culture of partnership. He contributes to the ongoing transformation of the default servicing industry through thought leadership, white papers, articles, panels, training programs, and other means to help drive the thinking and advancement of the industry for the benefit of all stakeholders. Outside the Aspen team, Ryan set up the local branch of Coder Dojo to encourage high school students to pursue technical careers. He regularly mentors at the dojo and encourages all Aspen employees to do the same. Ryan also meets personally with every Aspen new hire, mentoring them on the values and culture of the company.



## Gagan Sharma

**PRESIDENT AND CEO, BSI FINANCIAL**

YEARS IN INDUSTRY: 18

**G**agan Sharma acquired BSI Financial Services from its former parent in 2006 and transformed the company from a small lender into an innovative and thriving loan servicing provider, growing BSI by over 50 times since his acquisition. During this time, Sharma has overseen the launch of several new product lines at the company and complemented it with bolt-on acquisitions, while building a strong management team and culture with the organization focused on a shared set of core values. This included the development of BSI's proprietary data and analytics platform, ASSET 360, which imports data elements on BSI's loans on a daily basis, including all collection comments, transaction history, and loan status updates. Sharma was named EY Entrepreneur of the Year 2017 Award Finalist in the Southwest Region. Before acquiring BSI, Sharma founded a global outsourcing company serving the financial services and technology industries. He raised institutional equity financing and increased its labor force to more than 1,200 people before selling it. Before that, Sharma was a consultant with Deloitte, advising clients on matters of strategy and operations in the financial services and high tech industries. His areas of expertise include specialty loan servicing and subservicing, loan-servicing quality control, REO/asset management, MSR acquisition, loss mitigation strategies, loan-servicing technology, and outsourcing. A seasoned entrepreneur, Sharma brings a wealth of deep expertise and experience in the launching of new businesses, raising capital, P&L management, and growing organizations from startup to enterprise scale. Sharma is praised by colleagues for his effective leadership of teams and his commitment to trustworthiness and integrity.