

FOR IMMEDIATE RELEASE: Movement Mortgage Strengthens Operations Leadership with Two Senior Hires

April Norman Named SVP, National Underwriting Manager; Traci Harding Returns as SVP, National Operations Services

INDIAN LAND, S.C. — Movement Mortgage is announcing two significant additions to its Operations leadership team: April Norman joins as SVP, National Underwriting Manager, and Traci Harding returns as SVP, National Operations Services. The appointments come as Movement advances its operational infrastructure, including the integration of AI-assisted underwriting technology into its MORE LOS platform, powered by Blue Sage.

The AI decisioning integration uses machine learning to verify income, assets, and employment in real time. Its best-performing implementations process 18-20% of loans to initial decisions without human intervention, with condition auto-clearing rates reaching 70-75%. Movement already processes more than 75% of loans in seven business days or less and closes 57% faster than the national average, at 24.4 days versus the industry's 44-day mean. AI-assisted decisioning on routine transactions is designed to extend that advantage, freeing experienced underwriters to focus on the files that require human judgment.

"We replatformed our LOS to position us for what's next. AI helps us automate routine tasks and move straightforward loans through the process faster, giving our teams more time to focus on complex lending scenarios, relationship-driven problem solving, and delivering better outcomes for borrowers."

— Lyra Waggoner, Chief Operating Officer, Movement Mortgage

April Norman, SVP, National Underwriting Manager, joins from CrossCountry Mortgage, where she built and led a national underwriting operation spanning hundreds of underwriters across more than 700 branches, serving as SVP of Underwriting. Her career includes senior roles at SunTrust Bank and On Q Financial across conventional, FHA, VA, and agency credit frameworks. At Movement, she will set the credit standards and quality benchmarks governing both AI-assisted and human decisioning. Whether a loan moves through automated processing or lands on an underwriter's desk, the framework guiding that decision will be held to the same standard.

Traci Harding, SVP, National Operations Services, returns to Movement after nearly nine years as SVP and Director of Credit Risk and Loan Quality, where she led credit

policy alignment, investor relations, and quality assurance during a period of significant company growth. With more than 25 years of total mortgage experience, including earlier leadership at Wells Fargo Home Mortgage, she brings an institutional understanding of Movement's operational model that cannot be hired from the outside. As SVP, National Operations Services, she will lead the infrastructure supporting Movement's 3,000+ teammates, ensuring the organization can execute on the speed and consistency the technology and underwriting strategy are built to produce.

Together, Norman and Harding bring the operational depth to match the moment Movement has been building toward. The credit governance is in place, the infrastructure is ready, and the technology is live. The goal is not growth for its own sake — it is ensuring that as volume scales, the experience of every borrower and every loan officer serving them scales with it.

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