

Luis Torres

Senior Business Economist

Federal Reserve Bank of Dallas, San Antonio Branch



Luis Torres joined the Federal Reserve Bank of Dallas in March 2022 as a senior business economist. Based out of the San Antonio Branch, Torres performs research and analysis on issues impacting Central and South Texas.

Torres received his bachelor's degree in economics from the Monterrey Institute of Technology in Mexico. He received a master's in economics from the University of Texas at El Paso, where his dissertation received honors. He later earned a scholarship to participate in the American Economic Association's PhD Summer Minority Program. His PhD is from the University of Colorado at Boulder, where he specialized in international economics and econometrics. During his doctoral studies, he worked at the El Paso Branch of the Dallas Fed. From 1995 to 2012, he was with Banco de Mexico in the research and institutional liaison departments. Prior to joining the Fed, he served as a research economist at the Texas Real Estate Research Center at Texas A&M University, studying regional economies, developing economic indicators and researching real estate markets.

Torres has taught classes and seminars at U.S. and Mexican universities as well as in national and international forums. He has published articles in academic and nonacademic publications about regional economies, international economics, real estate, trade and applied econometrics.

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 in El Paso, Texas from July 2010 until June 2017. Mr. Retta was Executive Vice President and Regional President of Wells Fargo in Orange County, California from 2009 until 2010, and Senior Vice President and Regional President of Wells Fargo Border Banking from 2005 until 2009. Prior to his association with Wells Fargo, Mr. Retta was a Managing Director, Private Client Services with JPMorgan, and a Senior Vice President with Bank of America. Mr. Retta currently serves on the board of the Paso del Norte Community Foundation and on the board of Economy Wholesale Grocers. He is a native of Dallas, Texas and earned a BBA and an MS in Economics from Baylor University.

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

Bill Poe

Supervisory Compliance Examiner
Department of Savings and Mortgage Lending



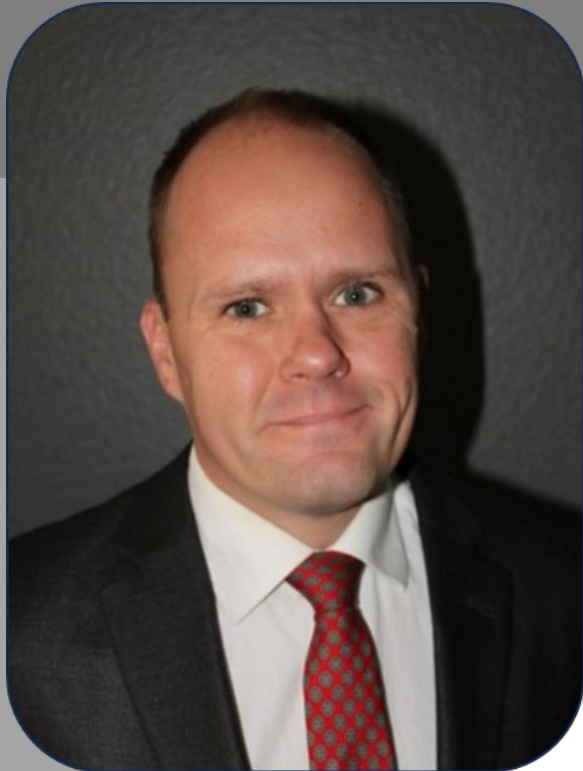
Bill Poe is a Supervisory Compliance Examiner with the Department of Savings and Mortgage Lending. Bill leads the Department's thrift consumer compliance observation program. He joined the Department in 2005, after working in the consumer finance sector for nine years. Bill began his career with the 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.

Aaron Brock

Supervisory Examiner

Department of Savings and Mortgage Lending



Aaron Brock joined the Department of Savings and Mortgage Lending in 2010 and has served as a Supervisory Examiner since 2021. In his current role with the Department, he leads the examination scoping process and conducts onsite work at examinations. In addition to field examinations, Aaron assists in quarterly offsite interest rate risk monitoring of the SSB portfolio on a quarterly basis. He is a graduate of Hardin Simmons University in Abilene, Texas, earning a BBA in Finance and Economics and a Master of Business Administration. Aaron is also a graduate of the Graduate School of Banking at Colorado, Boulder, Colorado.