



Scott Moriarty, Principal, is a founding partner at Mountain View Advisors. Prior to that, Scott served as the CEO of CUMAnet LLC, a mortgage loan fulfillment, marketing and servicing asset management company, that provided innovative and comprehensive mortgage solutions for financial institutions, primarily credit unions and other community-based lenders. He led the development and held responsibility for mortgages, home equities, mortgage servicing. As CEO, Moriarty led merger integrations, loan origination system conversions, servicing transfers, automated regulatory controls, and leveraged data driven research tools to launch new and cutting digital mortgage operations and user experiences.

Scott, in conjunction with one of CUMAnet's parent companies, New Jersey Community Capital, spearheaded the development of "Address Yourself" (<https://www.addressyourself.org>), the affordable housing platform that partners housing counselors with credit unions to provide life of loan support to affordable housing candidates and to align Credit Union Philosophy with transformational community based mission objectives of NJCC and its partners.

To all his leadership initiatives, Scott brings a specific focus on innovation, operational enhancements and entrepreneurial efforts. He was the co-founder of Thwakk, Inc., a privately held corporation whose mission was to build financial confidence for the youth market by combining 3-D virtual simulation with real world products and decision-making. Thwakk's signature virtual reality game, "Mo' Doh Island," designed to teach financial concepts to today's youth, was developed in conjunction with Filene Research Institute's i3 and Ohio University. He is co-author of "A Learning Game for Youth Financial Literacy Education in the Teen Grid of Second Life Three-Dimensional Virtual Environment" published in the *American Journal of Business Education*.
<https://eric.ed.gov/?id=EJ1056589>

A part of the financial services industry for over 20 years, Scott served as Vice President of Lending for Virginia Credit Union, Director of Lending at Quorum Federal Credit Union, and Director of Consumer Lending at Kraft Foods. Scott holds a B.S. in Economics from The Pennsylvania State University at State College and is a graduate of the Filene Institute i3 Innovation Program. (<https://filene.org/be-a-part-of-something/labs-i3/i3-community>) He has been a frequent speaker on innovation and operational excellence. Scott resides in Oakland, NJ.