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Michael currently serves as SVP, Head of Mortgage Default and Customer Care at Citizens, where he oversees mortgage default servicing and customer care operations.

Previously, Michael managed the mortgage servicing contact centers and default servicing areas at BOK Financial, including the Customer Service, Collections, and Loss Mitigation contact centers, as well as the Loss Mitigation Processing, Foreclosure, Bankruptcy, Claims, Post-Sale, and Loss Analysis teams. Prior to joining BOK Financial, he oversaw mortgage sub-servicers at Goldman Sachs and held a variety of leadership roles at Mr. Cooper Mortgage, primarily focused on Customer Care, Loss Mitigation, and First Line of Defense.

Michael holds a Master of Legal Studies in Risk Management from Texas A&M School of Law, an MBA from Texas Tech University, and a bachelor's degree in Organizational Leadership from Arizona State University.