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Traci Luckhaupt is Vice President of Default Servicing at Onity Mortgage and an accomplished mortgage servicing executive with extensive experience in default management and loss mitigation. Throughout her career, she has held leadership roles with BSI Financial Services, Shellpoint Mortgage Servicing, U.S. Bank, Fifth Third Bank, and CitiFinancial. Her experience spans foreclosure and bankruptcy, loss mitigation, REO, collections, quality assurance, compliance, mediation, investor reporting, and servicing operations.

Traci Luckhaupt holds a Master of Science in Executive Leadership & Organizational Change from Northern Kentucky University and a Bachelor of Arts in Political Science from Eastern Kentucky University.