

IVORY BECKER

— SPEAKER · EDUCATOR · BORROWER STRATEGY EXPERT

Helping mortgage professionals understand the modern borrower, lending friction, and the overlooked opportunities inside difficult files.



Ivory Becker is the founder of Incite Strategies, a Vancouver, Washington-based credit compliance firm, and co-founder of Credit Score Pro AI. She began her career at Wells Fargo working default and loss mitigation through the post-2008 housing crisis — where she learned firsthand what breaks a file at the credit level and how lenders actually use the data they receive. She launched Incite Strategies in 2019 to address credit problems from a regulatory-compliance angle, and in 2022 released *Creditworthy*, a training course built specifically for loan officers and mortgage brokers navigating credit challenges in their pipelines.

MOST RECENT NATIONAL STAGE

NAPMW Ignite 2026 — 62nd Annual National Conference

Session: "Credit Deep Dive — Compliance-Driven Credit & Underwriting Strategy" · The Ripple Space, Vancouver WA · May 3-5, 2026

**2024-2025
NORMA SHORROCK
EDUCATION INNOVATOR AWARD**

National Assoc. of Professional Mortgage Women

SIGNATURE KEYNOTES & SESSIONS

Clear More Loans with Credit Expertise.

A practical playbook for translating credit-reporting law into underwriting outcomes that save the borrower's rate and protect the loan officer's pipeline.

The Modern Borrower.

What's actually keeping today's applicants out of underwriting — thin files, medical collection re-reporting, post-pandemic credit behavior, and the real differences between FICO and VantageScore models.

Compliance-Driven Credit Correction.

Using the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, and Metro 2 furnisher rules to move scores legitimately, without the disclosure landmines that get loan officers in trouble.

The Overlooked Opportunities Inside Difficult Files.

A structured method for re-opening denied and suspended files and finding credit-driven cures hiding in plain sight.

3,000+

Consumers helped to qualify for homebuying, refinancing, or business loans.

30,000+

Credit report items removed or corrected across all three bureaus.

\$3.2M+

In erroneous debt resolved through compliance-backed disputes.

17+

Years in banking, regulatory compliance, and credit advocacy.

"Loans aren't being lost in underwriting. They're being lost from credit, timing, and preparation."

— IVORY BECKER · NAPMW IGNITE 2026

SPEAKING HISTORY — SELECTED ENGAGEMENTS

A record built across every room.

MORTGAGE COMPANIES & LENDERS

UMortgage National Sales Meeting · Fairway Mortgage · NEXA Mortgage · Evergreen Home Loans · DC Lending · Summit Mortgage · Directors Mortgage · Motto Mortgage · My City Lending · NW Funding Group · Gateway Mortgage · General Mortgage Capital Corp. · Hatch Homes · Maddux Mortgage

REAL ESTATE OFFICES

Berkshire Hathaway HomeServices · Weichert Realtors · Lark + Fir Realty · John L. Scott Real Estate · The Enloe Group

CE Talk — "Bridging the Credit Gap: Real Estate Solutions in a Challenging Market"

CONFERENCES & TRAINING PLATFORMS

NAPMW Ignite 2026 (National Conference) · ThriveCon 2024 (Headline Speaker) · Knowledge Coop (NMLS-Approved CE Platform) · PDX REI Group · REVIN — Vancouver Investors Network · Passages to Success

BANKING, CHAMBERS & NONPROFITS

U.S. Bank Small Business Banking · Red Canoe Credit Union · Vancouver Chamber of Commerce · Ridgefield Chamber of Commerce · Battleground Chamber of Commerce · Woodland Chamber of Commerce · Restored & Revived (Reentry Nonprofit) · Vancouver Public Library · Hillsboro Public Library

WHY ORGANIZERS BOOK IVORY

— **Inside knowledge, not theory.**

She has worked the lending side of the desk and can speak directly to what underwriting actually rejects.

— **Built for mortgage teams.**

Her Creditworthy course was developed specifically to reduce credit-related turndowns for loan officers and brokers.

— **Actionable every time.**

Audiences leave with compliance-safe moves they can apply to live files the next morning.

BOOK IVORY FOR YOUR EVENT

Bring strategic credit intelligence to your next room.

BOOKING INQUIRIES: calendly.com/incitestراتيجيes/bring-ivory-to-your-next-event

DIRECT PHONE: (503) 395-3092 · Ext. 1

SPEAKING PAGE: incitestراتيجيes.credit

SPEAKER REEL: youtube.com/watch?v=Ni9Z-A_U2_k

