

Richard J. Downing, Jr.
President
The Credit Network

Richard Downing, Jr. is President of The Credit Network, a credit reporting company specializing in information delivery to the mortgage loan and equity lending industry.

Richard has been with TCN for twenty-two years and served as Executive Vice President, Vice President, and Sales Manager prior to his appointment as president. During that time TCN has evolved from a local and regional reporting company into an organization recognized across the country for leading technology applications and excellent service.

Richard's experience in the credit reporting industry spans more than two decades. He has been recognized by the Associated Credit Bureaus for his participation in the Mortgage Credit Reporting Standards Task Force. He is also a member of the Associated Credit Bureaus, Mortgage Bankers Association of America, Massachusetts Mortgage Bankers Association, and the American Management Association President's Club.

Richard studied journalism at the University of Massachusetts at Dartmouth and economics at the American Management Association Business Management School. He has written several articles on the credit reporting industry and is a frequent speaker on credit technology and industry trends.