

2025 Vanguard: Romalene Tolentino



Romalene Tolentino, founder and president of PMSI, has been a trailblazer in the mortgage industry since launching the company at just 29. Overcoming systemic bias in a male-dominated field, she has grown PMSI into the leading provider of automated investor accounting and reporting technology, serving nearly 3.5 million residential mortgage loans. Under her leadership, PMSI has become the largest consumer of GSE data, helping mortgage servicers improve efficiency, transparency, and compliance.

In January 2025, PMSI marked its 25th anniversary with the expansion of its proprietary “Q” platform, introducing a hot backup solution for Ginnie Mae-backed portfolios to minimize operational and financial disruptions from cyberattacks. Tolentino also guided clients through major Freddie Mac policy changes, positioning PMSI as a trusted partner and ensuring its platform aligned with evolving standards.

Her vision for AI-driven solutions has transformed investor reporting by reducing manual workloads and uncovering critical discrepancies. PMSI’s bespoke AI has discovered \$6 million in reporting errors and returned more than \$38 million in unnecessary P&I advances, proving the tangible value of innovation under her direction.

In 2025, PMSI received the Pinnacle Platinum Award for Enterprise Software Innovation, cementing its role as a technology leader. Tolentino’s focus on reputation, client trust, and industry collaboration has fueled PMSI’s long-term success. Her leadership philosophy—prioritizing service, transparency, and innovation—continues to shape PMSI’s growth and keep the company at the forefront of mortgage technology.

What’s the best piece of advice you’ve ever received?

God will give you the nuts, but he will not crack them for you.

Name:

Romalene Tolentino

Title:

Founder & President

Company Name:

PMSI