

All Types of Mortgages, the mortgage distributor, has appointed several regional development managers for the Southern, Welsh and Yorkshire regions.

Karen Clarke and **Rob Miller** have been appointed in the Southern region. Clarke will be covering Sussex and Surrey. She has been promoted from within AToM where she was working as a sales consultant. Miller joins AToM from Red Square Finance where he was a director. He will be covering Kent. Prior to working at Red Square, Miller spent a number of years as a mortgage consultant, before this he was a project manager for Barclays.

David Scullard and **Kathy Ptak** have been appointed as regional development managers for the Welsh Region. They join Trevor Rigby who is responsible for the Midlands/Welsh borders. Scullard joins AToM from his previous position as a mortgage broker. Ptak has been appointed RDM for the South Wales region. She joins AToM from The Exchange (Vertex Financial Services) where she was a key account manager.

David Cadwallender has been appointed regional development manager for Yorkshire. Cadwallender joins Peter Eckersley the RDM for the North East and Martin Roby the RDM for Liverpool. Cadwallender joins AToM from Mortgage Brain where he was business development manager covering the north of England, Scotland and Northern Ireland.