

15<sup>th</sup> Annual **Reaching Millions Leadership in Housing** Conference  
*Build Partnerships for Exceptional Returns*

**LAWRENCE BAILEY, MANAGING DIRECTOR - RETAIL SALE & HOME LENDING** JPMORGAN CHASE



Lawrence Bailey is responsible for a national team of 2,800 home lending advisors and sales professionals working in Chase's bank branches. He oversees the team as they advise customers on their home lending options and build relationships with branch partners and real estate agents. He is accountable not only for his team's financial contribution to Chase's bottom line, but the experience the firm delivers to customers and partners.

Lawrence joined Chase in 2006 and has held numerous positions from region to division manager. He has been part of the Executive Culture Council, National Diversity Council and champions Chase's commitment to its culture and the overall customer experience.

Prior to joining Chase, Lawrence worked for six years as Regional Vice President for Wells Fargo's mortgage division. He was also Vice President at Countrywide Home Loans and Washington Mutual.

Lawrence was born in Nashville, Tenn., and raised in Columbia, Md. His family resides in the Maryland, Washington, D.C., and Dallas metropolitan areas. He was a student athlete at Towson State University where he graduated with a business degree. Lawrence currently resides in Los Angeles.

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**CERITA BATTLES, SENIOR VICE PRESIDENT & HEAD OF RETAIL, DIVERSE SEGMENTS**  
**WELLS FARGO HOME MORTGAGE**



Cerita Battles and her team are responsible for the development, implementation and execution of national strategies to increase and sustain homeownership among low-to-moderate (LMI) income and minority borrowers and communities.

Those strategies include, but are not limited to, sourcing real estate practitioners and builders doing business in LMI and minority communities; recruitment and retention of diverse sales staff; partnering with non-profit agencies to provide homeownership counseling; and facilitating activities to increase awareness about products and programs to help families achieve and sustain the dream of homeownership.

Cerita has been in the financial industry for over 30 years and 22 years specifically dedicated to mortgage. She has held several leadership positions with Merrill Lynch, JPMorgan Chase and Bank of America within Sales, Product & Program Development, Strategic Partnerships and Diverse Segments.

Cerita is a graduate of the University of Phoenix where she obtained a Bachelor of Science degree in Business Management. She is a member of several trade, member and civic organizations both nationally and locally.

Cerita resides in St. Augustine, Florida with her husband, Ronald and their beautiful 15-year old daughter, Myka Renae.

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**FAITH BAUTISTA, PRESIDENT & CEO**

**NATIONAL ASIAN AMERICAN COALITION**



The National Asian American Coalition is a HUD-approved home counseling agency. It is nation's leading Asian American nonprofit advocating against foreclosures, advocating for greater economic and small business development and in advancing the growing economic and social power of Asian Americans.

Appointed by President Trump's Administration in 2017, Ms. Faith Bautista is currently serving a 4-year term as one of the five members in the U.S. Treasury Department's Community Development Financial Institutions Treasury Department's Community Development Financial Institutions (CDFI) Fund Community Advisory Board, and a member of the advisory boards for Federal Communication Commission on broadband adoption and diversity, and for the California Utility Diversity Council.

She also serves as the President and CEO of National Diversity Coalition, a non-profit advocacy organization comprised of community organizers, faith-based leaders, and business owners.

In addition, Ms. Bautista serves as and is one of the Founders of The Capital Corps, LLC. She serves on the corporate advisory Founders of The Capital Corps, LLC. She serves on the corporate advisory board for First Republic Bank, Royal Business Bank, Citizens Business Bank, Charter Communications, and was a former advisory board member for CIT/OWB. Ms. Bautista is a member of the Charter External Diversity and Inclusion Council (EDIC).

Faith Bautista advocates in the halls of Congress, in the California legislature, and in front of key federal legislators such as the Federal Reserve, FDIC, OCC, FHFA, FTC, FCC and SEC and among America's Fortune 500 corporations, as a major voice for the ethnic minority.

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**KENNETH BIGOS, EXECUTIVE DIRECTOR**

**AFFORDABLE HOUSING CENTERS OF PENNSYLVANIA**



Kenneth Bigos has served as the Executive Director of the Affordable Housing Centers of Pennsylvania since 2013. Currently, the organization serves approximately 1500 households and is on track to help 225 households achieve homeownership in 2019.

Previous work experiences include commercial corridor revitalization, credit counseling and community organizing.

Kenneth has a bachelor's degree in Finance from Canisius College in Buffalo, New York and a master's degree in Social Justice from Loyola University of Chicago. Kenneth has also lived in Mexico City for two years and has two sons, is an outdoor enthusiastic and has run the Boston Marathon twice.

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**ROBERT (BOB) BROEKSMIT, PRESIDENT & CEO**

**MORTGAGE BANKERS ASSOCIATION**



Robert (Bob) Broeksmit is a senior finance executive and corporate officer with a 33-year career in the mortgage sector. He has directed all aspects of lending activities, including marketing, sales, operations, secondary marketing, loan servicing, and default management. He has also served as a mortgage underwriting expert testifying on many large, high-profile cases.

Prior to joining MBA in 2018, Bob served as President and Chief Operating Officer with Treliant, heading the firm's mortgage litigation support practice and serving diverse financial services clientele including large banks, independent mortgage lenders, community banks, credit unions, and service providers to the mortgage industry. As a Washington-based financial services consultancy, Treliant's mortgage practice included strategic advisory for executive management and corporate boards; litigation defense, including file reviews, litigation strategy, expert reports, and expert testimony; CFPB examination preparation and implementation of mortgage regulations promulgated by the CFPB and other regulators; and operational aspects of mortgage banking, ranging from origination to servicing and loss mitigation.

Before Treliant, Bob held senior leadership positions in the mortgage business, including fourteen years with Chevy Chase Bank (including after its purchase by Capital One), where he was Executive Vice President and President of its B.F. Saul Mortgage Company subsidiary. Bob also was a Vice President at Prudential Home Mortgage for seven years. He has overseen annual originations of \$9 billion, a balance sheet of \$10 billion in residential mortgages, and a servicing portfolio of \$20 billion. He also held positions at Great Western Mortgage, Krupp Residential Mortgage, and The Money Store.

Bob has served as the Chairman of the Mortgage Bankers Association's Residential Board of Governors and as a member of its Board of Directors. Firms under his leadership have garnered multiple awards for servicing operations excellence, including Freddie Mac's Tier One and Hall of Fame designations. He is a Certified Mortgage Banker (CMB) and a graduate of Yale University.



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**MIKE CALHOUN, PRESIDENT**

**CENTER FOR RESPONSIBLE LENDING**



The Center for Responsible Lending (CRL), the policy affiliate of Self-Help, is the nation's largest community development lender. Mike Calhoun considers himself "fortunate to work with an extraordinarily talented staff and a dedicated coalition of organizations fighting to provide economic opportunity and advancement for low- and moderate-income families and families of color."

For more than 30 years, Mike has been on the front lines of working for economic justice. At CRL, he provides management and policy leadership. Based in DC, he often testifies in Congress and appears frequently in national media as an expert on financial issues.

Prior to joining CRL in 2002, Mike led several lending divisions at Self-Help, providing responsible consumer loans, mortgages and small business loans, and heading an innovative program to provide national capital for affordable home loans. He has represented families to secure civil rights and consumer protections, including working for ten years as a legal aid attorney. He is a former member and chair of the Federal Reserve Consumer Advisory Committee.

Mike received his BA degree in economics from Duke University, and his JD degree from the University of North Carolina. When he is not advocating on behalf of fair lending and civil rights, Mike loves time with family, gardening, sailing and playing basketball.

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**MIKE DAWSON, VICE PRESIDENT, AFFORDABLE LENDING STRATEGIES & INITIATIVES**  
**FREDDIE MAC**



Mike Dawson is responsible for managing affordable products and offerings, strategies, research and regulatory and conservatorship activities associated with broadening access to credit.

Dawson joined Freddie Mac in 1985. Prior to his current role, Dawson held positions in numerous areas including: technology and data initiatives for Single Family, Freddie Mac's

structured products issuance programs, including all REMICs, Strips, and other structured securitizations. He earned a B.S. degree in finance from Virginia Tech and an M.B.A. from George Mason University, and is a Chartered Financial Analyst. Dawson serves on the Board of Directors of MERS as Freddie Mac's representative.

Freddie Mac is a stockholder-owned company established by Congress in 1970 to support homeownership and rental housing. Freddie Mac fulfills its mission by purchasing residential mortgages and mortgage-related securities, which it finances primarily by issuing mortgage related securities and debt instruments in the capital markets. Over the years, Freddie Mac has made home possible for one in six homebuyers and two million renters in America.

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**ED DELGADO, PRESIDENT & CEO**

**FIVE STAR INSTITUTE**



The Five Star Institute is a leading mortgage banking association providing education and strategic services to the U.S. residential mortgage market.

During his 25-year career, Ed Delgado has held executive positions at Wells Fargo and Freddie Mac. While at Wells Fargo, Delgado played an integral role as a key representative to the U.S. Department of the Treasury, supporting the Bush and Obama administrations' efforts to develop mortgage solutions designed to prevent residential foreclosures in the U.S.

Delgado was elected Chairman of the Office of the Comptroller of Currency Advisory Council, an independent working group, and is a current Board Member at Operation Homefront, a national 501(c)(3) nonprofit whose mission is to provide valued programs and aid to U.S. military veterans.



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**MICHAEL DEVITO, EXECUTIVE VICE PRESIDENT**

**WELLS FARGO HOME LENDING**



As head of Home Lending at Wells Fargo, the nation's leading combined home lender and servicer, Michael DeVito oversees the organization's commitment to provide funding for one of every nine loans and servicing for one of every seven loans in the country.

In his role, DeVito leads a team of more than 25,000 mortgage professionals in sales, operations, servicing, capital markets, and supporting functions.

DeVito joined Wells Fargo in 1996. Most recently, he led the Retail and Correspondent Mortgage Production organizations. Prior to that role, he held a series of leadership roles in mortgage and consumer lending, serving as the head of Mortgage Servicing, Wells Fargo Education Financial Services, and Mortgage Retail Fulfillment and Underwriting.

DeVito currently represents Wells Fargo Home Lending on the Board of the Mortgage Bankers Association, and is Vice Chair of the Housing Policy Council. He also serves on the Board of Trustees for Simpson College in Indianola, Iowa. He previously served as Executive Mentor for the Iowa Chapter of the Veterans' Team Member Network.

DeVito holds a Bachelor of Science degree in accounting from Ithaca College in Ithaca, N.Y.

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**DAVID M. DWORKIN, PRESIDENT & CEO**

**NATIONAL HOUSING CONFERENCE**



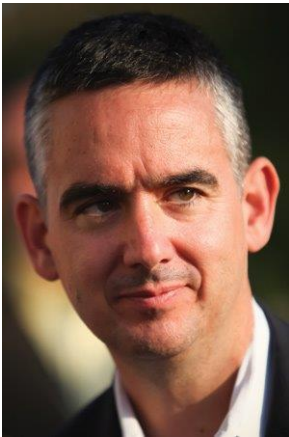
David M. Dworkin joined the National Housing Conference as president and CEO in January 2018. Prior to joining NHC, David worked as a senior policy advisor at the U.S. Department of the Treasury, where he advised senior Treasury Department officials on matters related to housing and community development.

He leads the collaboration with diverse membership and the broader housing and community development sectors to advance policy, research and communications initiatives that effect positive change at the federal, state and local levels.



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**MICHAEL FRANTANTONI, CHIEF ECONOMIST & SENIOR VP OF RESEARCH & INDUSTRY TECHNOLOGY  
MORTGAGE BANKERS ASSOCIATION**



Michael Frantantoni is responsible for overseeing MBA's industry surveys, benchmarking studies, economic and mortgage originations forecasts, industry technology efforts, and policy development research for both single-family and commercial/multifamily markets.

Additionally, Frantantoni is president and member of the Board of Directors of MISMO and serves on the CSP's Industry Advisory Group and the membership committee of MERS.

Prior to joining MBA, Frantantoni worked in the industry in risk management and senior economist roles at Washington Mutual and Fannie Mae. He received a Ph.D. in economics from Johns Hopkins University and a B.A. in economics from The College of William and Mary, and has served as an adjunct professor at the University of Washington, and Johns Hopkins, George Washington, and Georgetown Universities.



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**CORA FULMORE, MASTER TRAINER & FINANCIAL INDUSTRY EXPERT**



With more than 30 years of industry experience, Cora is recognized as an industry expert in consumer credit issues, student loan debt, foreclosure avoidance, homeownership counseling and education. She has served as a spokesperson, mortgage and credit counselor and advocate for policies that promote creative and safe lending practices for the benefit of our nation's homebuyers and homeowners. From 1997 – 2014, Mrs. Fulmore opened and operated The Mortgage and Credit Center, LLC providing direct housing counseling services to consumers in the state of Florida.

Cora has mentored and trained many practitioners from non-profit and for-profit groups. As a master trainer, her training history includes Freddie Mac's CreditSmart® curriculum since 2005, NeighborWorks America since 1994 (multiple courses) and many others. In 2014, out of a growing desire to address a need for continued education for the housing counseling community, Mrs. Fulmore developed the first online resource center for Housing Professionals, Diversified Resource Network former known as The Counselor's Corner <https://diversifiedresourcenetwork.org>. DRN is a membership-based organization, with over 5,000 members. TCC has provided more than 95,000 continued education hours and has been recognized as a leader in online training.

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**JENNY JOY, OWNER**



**RUBY RED CLEANING**

Jenny Joy is the owner of Ruby Red Cleaning, a house cleaning company she started with two small children in tow and the last \$30 in her bank account. What started as a survival move turned into her place to face herself and heal.

Jenny now inspires and mentors her employees to go on a healing journey of their own and to find the best version of themselves. Turns out that teaching people how to heal is a great way to manage a company. She reduced turnover ten times from the industry standard and grew her business to \$500k in annual revenue.

Jenny also serves as a parenting coach, helping moms learn a few powerful, practical skills to put out the daily fires. This creates the space needed to release their mom guilt, connect with their kids on a deeper level, and ultimately go on the unique healing journey that parenting provides.

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**DR. SHIRLEY LUU, FINANCIAL ADVISOR & WEALTH GURU, EXECUTIVE FIELD CHAIRMAN  
FIRST FINANCIAL SECURITY**



Dr. Shirley Luu is a highly successful financial advisor, active leader, trainer and wealth guru – serving as an Executive Field Chairman for *First Financial Security*. She has been in the financial services field for over 20 years.

Championing on Guaranteed Lifetime Income, Financial Literacy, and Smart Retirement, she was featured in *Forbes* 2016 Magazine. Dr. Luu has also been featured on the monthly syndicated Sirius XM Radio show in 50 states, and on Dish Network in the US and Canada where she speaks on Financial Literacy.

Dr. Luu is host and co-producer of cable television series, “The Real Secrets of Money.”

As a speaker, author, and trainer on financial literacy and education, Dr. Luu is also, dedicated to informing, educating, and empowering individuals and business owners on the most powerful ways to prepare and save for retirement.

As a widowed mother of 3, Dr. Luu also recognizes the unique challenges that exist for women and thus has been active in empowering woman to “know their money” through various educational and enrichment programs – including the *LiSA Initiative*.

Dr. Luu sits on the Executive Board of the *Tysons Regional Chamber of Commerce*, is a proud sponsor and speaker for the *George Mason University Entrepreneurs and Finance Club* and is a trainer and speaker for the local SBA (*Small Business Administration*). She is also currently preparing new initiatives with Microsoft to bring technologies and finance together.

Dr. Luu has been recognized for numerous awards and achievements related to her work in the financial field as well as her support for various nonprofit and philanthropic causes.

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**PETER MAHONEY, EXECUTIVE VP, DEPUTY GENERAL COUNSEL, CONSUMER & REGULATORY  
SUNTRUST BANKS, INC.**



Mr. Mahoney is responsible for legal matters relating to SunTrust's Consumer segment, comprising retail consumer and mortgage lending, branch and digital banking deposits and services, private wealth management and investment advisory activities, as well as advising management and the Board on regulatory developments and policy. He the enterprise executive overseeing SunTrust's Community Reinvestment Act program, driving strategies to provide services to low- and moderate-income communities.

Most recently, Mahoney served in the SunTrust Enterprise Risk Management organization, as Head of Consumer Risk providing oversight of credit risk, compliance risk, operational risk and third-party and broker/dealer activities. From 2016-2018, he served as Chief Regulatory & Compliance Officer, responsible for enterprise-level Compliance programs and oversight for SunTrust segments, functions and affiliates. This included managing relationships and supervisory matters with Federal and state regulatory agencies, as well as driving the company's strategic plans for Community Reinvestment Act activities.

Mr. Mahoney previously served as Executive Vice President – Capital Markets & Regulatory Strategy for SunTrust. He joined SunTrust in 2012 with a primary focus on managing compliance with the Federal Reserve Consent Order and resolving other legacy regulatory and financial matters. Peter is active in SunTrust's teammate networks, serving as Chair of the Enterprise Veterans Teammate Network from 2014-2015, and chaired SunTrust's 2015 United Way Campaign in Central Virginia, which raised more than \$1 million.

Prior to SunTrust, Peter was Managing Director for IBM and held leadership positions with Green Tree Servicing, LLC and Freddie Mac, where he worked for 16 years, leading the Sales and Investor Relations teams. Peter served 10 years in Freddie Mac's legal division progressing responsibility, serving as Deputy General Counsel for Legislative & Regulatory Affairs. His career began in private law practice in New York and Washington, D.C.

Peter graduated from the University of VA (B.A. with High Distinction) in 1981 and the University of VA, School of Law in 1985. He has published law review articles on lending and compliance issues. Peter is a member of the New York State and Virginia bars and serves on the Board of Trustees of Collegiate School, Richmond, Virginia, and the executive board of the Boy Scouts of America Heart of Virginia Council. He currently resides in Richmond, Virginia with his wife, a nurse at VCU Health Systems, and his 6 children.

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**ANDREW MELLON, PUBLIC SPEAKER & AUTHOR**

**UNSTUFF YOUR LIFE**



Andrew Mellon is the Most Organized Man in America. He is a public speaker, the #1 best-selling author of *Unstuff Your Life*, and founder of Unstuff U®—the world's first completely virtual personal organization training center!

Andrew has addressed audiences from TEDx to Sustainable Silicon Valley, helping tens of thousands of people globally to unclutter and simplify their lives while regaining time for the things that matter.

His corporate clients include Time, Inc., NetApp, Genentech, Singapore Tourism Board, and the US Depts. of Education and Homeland Security. Media appearances include The Wall Street Journal; The New York Times; Real Simple; O, The Oprah Magazine; America Now; The Lisa Oz Show; The Nate Berkus Show; Oprah & Friends; Martha Stewart Living Today; ABC, NBC and CBS; CW11; HGTV; DIY Network; LiveWell Network; KnowMoreTV; Fine Living; Better TV; Ladies' Home Journal; Woman's Day; Family Circle; USA Today; GQ; InStyle; All You; VIV; Tricycle; The Buddhist Review; Healthy UK; American Way; Trade and travel; and NPR.

In addition to leading workshops and speaking appearances, he maintains a private practice working with clients from Fortune 100 companies, trade associations, non-profits to CEOs, award-winning filmmakers and authors, and overwhelmed parents everywhere.

Andrew is a member of the Experts Collective and serves on the faculty of the New York Open Center in New York City. He speaks frequently on the intersection of spirituality and organizing at places like San Francisco Zen Center, Tassajara, All Saints Church and the Center for Spiritual Enlightenment, among others.

Previously, Andrew was an award-winning playwright, actor, producer and director and the former Artistic Director of Alice B. Theater (Seattle), DC Arts Center (Washington, DC) and Shuttle Theater Company (New York). He is a contributing author to *Yes Is the Answer: (And Other Prog-Rock Tales)*.

Currently, Andrew lives by his motto: More Love, Less Stuff!® Find him on the web at [www.andrewmellen.com](http://www.andrewmellen.com).



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**GLEN MESSINA, PRESIDENT, & CEO**

**OCWEN FINANCIAL CORPORATION**



Mr. Messina has served as President and Chief Executive Officer of Ocwen Financial Corporation and as a member of its Board of Directors since October 2018.

Previously, he served as President and Chief Executive Officer of PHH Corporation from January 2012 to June 2017 and as Chief Operating Officer of PHH from July 2011 to December 2011. Mr. Messina also served as a Director of PHH from January 2012 to June 2017 and as a consultant to PHH through March 2018.

Prior to joining PHH, he spent 17 years at General Electric, most recently as Chief Executive Officer of GE Chemical and Monitoring Solutions. His previous leadership roles at GE included Chief Financial Officer of the company's equipment services business, and CEO and earlier CFO of GE's mortgage services business.

Mr. Messina holds a Bachelor of Science from Ramapo College and a Masters of Business Administration from Fairleigh Dickinson University.

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**TONY NUCKOLLS, REGIONAL VICE PRESIDENT OF MORTGAGE BANKING**

**QUICKEN LOANS**



Tony Nuckolls is a proud graduate of Michigan State University. In his position with nation's largest mortgage lender, his mission is to enhance banker knowledge and skill that leads to exceptional performance. Quicken Loans has earned the "Highest Customer Satisfaction Award for Primary Mortgage Origination" by J.D. Power and Associates for the last 9 years.

Tony began his Mortgage Banking career in 1996, when the company employed less than 300 people and has helped Quicken Loans grow to nearly 17,000 team members by serving in a variety of leadership roles. Tony has extensive experience developing talent as a Branch Manager, Vice President of Sales and VP of Training and Leadership Development. In 2001, he earned his Master's Degree in Organizational Management

Tony has leveraged his professional skills to make a difference in our community. He serves on the Board of Directors for Detroit PAL, the advisory boards of the Galileo Teacher Leadership Institute and the School Days Foundation. In 2009, Tony was given the Community Service Award from the University of Phoenix in recognition of significant contributions, creative ambition, and the highest standards of character and compassion of an Alumni. Tony has been a guest speaker at Michigan State University, Oakland University, The University of Toledo, Walsh College, Novi Public Schools, Saginaw Public Schools, Walled Lake Consolidated Schools, and was a featured speaker on the "Know your Black History Tour" with the Detroit Pistons.

Prior to joining Quicken Loans, Tony worked for The State News, The Lansing State Journal and General Motors. Tony continues to be active in the community by volunteering at Gleaners Food Bank, Habitat for Humanity, World Medical Relief, and the Belle Isle Conservancy.

At Michigan State, Tony was a member of the soccer team and continues to stay active with former Spartan teammates and friends by playing soccer, basketball, tennis, and on a rare occasion golf. Tony resides in metro Detroit with his wife Heather (MSU '95) and three children.

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**STEVE O'CONNOR, SENIOR VICE PRESIDENT FOR AFFORDABLE HOUSING INITIATIVES  
MORTGAGE BANKERS ASSOCIATION (MBA)**



Steve O'Connor manages MBA's efforts to support the affordable housing policy and business objectives of our members. He is also responsible for outreach to industry groups, consumer organizations, and other key stakeholders. O'Connor is a regular guest speaker on industry issues.

O'Connor leads MBA's Consumer Affairs Advisory Council. He also serves on a number of industry boards, including the National Housing Conference, the National Association of Hispanic Real Estate Professionals, Freddie Mac's Affordable Housing Advisory Council, the National Urban League's Business Solutions Council, the Homeownership Council of America, and Quick Loans Consumer Advisory Council.

O'Connor joined MBA in 1996. Previously, he worked in government affairs for the National Association of Realtors and Freddie Mac. He also worked for Skyline Financial Services Corporation. O'Connor holds a Bachelor's degree in political science from Marquette University and a Master's degree in political science from American University.

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**ELLIE PEPPER, RELATIONSHIP & INNOVATION DIRECTOR**

**NATIONAL HOUSING RESOURCE CENTER**



Ellie Pepper is the Relationship and Innovations Director at the National Housing Resource Center (NHRC). She has been working for 30 years on issues related to disenfranchised communities, with a focus on affordable housing for the past 10 plus years.

In 2012, she was hired by Empire Justice Center as the Regional Coordinator for the Northeast and Hudson Valley region of New York State as part of the almost \$1.5 million Homeownership Protection Program (HOPP), a \$20 million grant program the Empire Justice Center oversees for the New York State Office of the Attorney General. She coordinated training and technical assistance for HUD approved housing counseling agencies funded under HOPP and built bridges to key stakeholders in support of their work.

Prior to joining the Empire Justice Center she was the Deputy Director of Better Neighborhoods, Inc., a nonprofit, HUD-approved homeownership center providing housing counseling services and developing affordable housing. She coordinated and provided direct services for first-time homebuyers, homeowners in danger of losing their homes, and residents hardest hit by the foreclosure crisis in three rural counties of upstate New York. She also worked closely with residents of low-income urban neighborhoods around revitalization efforts and, as a result, is intimately aware of the needs of people living in these neighborhoods.

In her current position with NHRC, Ellie works with HUD approved housing counseling agencies around the country to highlight innovative programs that address unmet needs in their communities.

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**RICHARD ROTHSTEIN, AUTHOR & DISTINGUISHED FELLOW, ECONOMIC POLICY INSTITUTE  
SENIOR FELLOW, EMERITUS, THURGOOD MARSHALL INSTITUTE OF THE NAACP LEGAL DEFENSE FUND &  
THE HASS INSTITUTE AT THE UNIVERSITY OF BERKLEY**



Richard Rothstein is the author of *The Color of Law: A Forgotten History of How our Government Segregated America*, available from Amazon, Barnes and Noble, and other booksellers. The book recovers a forgotten history of how federal, state, and local policy explicitly segregated metropolitan areas nationwide, creating racially homogenous neighborhoods in patterns that violate the Constitution and require remediation.

He is also the author of *Grading Education: Getting Accountability Right* (2008); *Class and Schools: Using Social, Economic and Educational Reform to Close the Black-White Achievement Gap* (2004); and *The Way We Were? Myths and Realities of America's Student Achievement* (1998). Other recent books include *The Charter School Dust-Up: Examining the Evidence on Enrollment and Achievement* (co-authored in 2005); and *All Else Equal: Are Public and Private Schools Different?* (co-authored in 2003).

He welcomes comments at [riroth@epi.org](mailto:riroth@epi.org).

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**MARIA D. SERRAVALLE, VICE PRESIDENT, HOMEBUYER EDUCATION & HOMEOWNERSHIP SOLUTIONS  
BANK OF AMERICA**



Maria Serravalle manages relationships in over 30 markets throughout the enterprise. With a commitment to serve, Neighborhood Lending connects clients, real estate professionals, builders and homeownership education counselors with responsible lending products and services.

Over the last ten years, Maria has focused on educating her community on financial education as a key to sustainable homeownership with a focus on wealth building. Her degree in accounting and role as a national HUD counselor during the mortgage default crisis helped her define her career in real estate with an emphasis in affordable lending.

Maria calls Detroit home and is highly engaged with employee network groups including Hispanic/Latino Organization for Leadership and Advancement (HOLA) and other groups such as Habitat for Humanity and Michigan Humane Society. Her goals to volunteer and educate are met when she volunteers to deliver Better Money Habits in Spanish or English. With under one year of employment, she was nominated for the Global Volunteer award for her exceptional volunteerism efforts in the Detroit Market.

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**DR. RICHARD SWART, FINTECH AUTHORITY & STRATEGIC ADVISOR**

**CROWDSMART.IO**



Dr. Richard Swart is a globally recognized authority on FinTech and alternative finance. His work looks at the intersection of technology changes, access to finance and investment capital, and social impact.

Current a Strategic Advisor to [CrowdSmart.io](https://crowdsmart.io) - the world's leading prediction platform in early-stage venture capital. He ran a research program on innovation in crowdfunding and platform-based finance at the Institute for Business and Social Impact in UC Berkeley's Haas Business School and was the director of the Center for Emerging Technologies in the Bill Gates funded Institute for Money, Technology and Financial Inclusion at UC Irvine.

He has provided expert advice and consultation to the White House National Economic Council, the British Parliament, the World Bank, the Bill and Melinda Gates Foundation and dozens of global universities, think tanks, foundations, banks, governments, funds and family offices. He also sits on a number of boards and advisory boards for FinTech, blockchain and AI companies.



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**PATRICIA M. TRACEY, CEO**      **REAL ESTATE AND COMMUNITY HOUSING (R.E.A.C.H.), INC.**



Real Estate and Community Housing, Inc. is a 501(c)(3) HUD approved foreclosure and housing counseling agency.

With more than 30 years of experience in mortgage finance (having closed more than \$900 million in loans) Patricia M. Tracey co-founded R.E.A.C.H. in 2006 with the mission to inspire and motivate low to moderate income members of our community to reach for and take the steps necessary to achieve and sustain the American Dream of home ownership through education, counseling, grant assistance and equal justice.

R.E.A.C.H. facilitates workshops in which local Mortgage Lenders, Real Estate Professionals, Attorneys and other related professionals help the participants in the program to become educated and motivated to reach for and take the steps necessary to lead to and sustain home ownership.

Since 2006, R.E.A.C.H. has grown to four offices in Florida including, Palm Beach Gardens, Fort Lauderdale, Kendall-Miami and Tampa.



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**MICHAEL INNIS-THOMPSON, SENIOR VP & HEAD OF COMMUNITY LENDING & DEVELOPMENT**  
**TD BANK**



Michael Innis-Thompson drives TD's Community Reinvestment Act (CRA) operational strategy and execution across the Consumer and Commercial Banks.

He is also responsible for building and directing TD's CRA and multicultural lending strategy for Mortgage and Equity, which includes strategic development and evolution of the community mortgage sales origination model, enhancement of product offerings and the development of marketing and channel strategies to better serve low- and moderate-income and multicultural communities.

Prior to joining TD Bank, Michael served as Managing Director, Community Lending & Investor Relations for MUFG Union Bank as well as Chief Compliance Officer for the residential lending division. Prior to MUFG Union Bank, he held leadership roles with Bank of America as Business Develop Executive and Fair Lending Executive for Home Loans.

Michael's earlier experience includes Senior Director, Expanding Markets at Freddie Mac, Fair Lending Risk Management at Wells Fargo and Head of Regulatory Compliance for Mellon Mortgage Company. Michael holds a Bachelor of Arts degree in Mathematics from Rutgers University



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**JESSE VAN TOL, CEO**      **NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC)**



Jesse Van Tol has been with NCRC since 2006 and has held a variety of leadership positions, most recently as Chief Operating Officer, as well as senior positions in the organizing and membership, communications, policy and research departments.

His work championing fair and responsible banking has resulted in \$150 billion in new investments in low- and moderate-income communities through Community Benefits Agreements with seven banking institutions. He is a popular speaker and lecturer, and has appeared on NPR, in the New York Times, Wall Street Journal, Washington Post and other outlets.

Jesse serves on the board of the Maryland Consumer Rights Coalition, and the executive committee of Americans for Financial Reform. He was a Senior Fellow with Humanity in Action, an international human rights group, and a communications institute Fellow with Opportunity Agenda. He also sits on a variety of advisory boards, including the Federal Reserve Board's Consumer Advisory Council, and Fannie Mae and Freddie Mac's Affordable Housing Advisory Councils. He is a member of the consumer advisory councils of Bank of America, Fifth Third, Huntington National Bank, IBERIABANK, JP Morgan Chase, KeyBank, Quicken Loans and Santander.

Jesse received his B.A. in History and International Studies from the University of Wisconsin-Madison, and is part of the current NeighborWorks Achieving Excellence cohort at Harvard's Kennedy school.

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**ANTHONY WEEKLY, SENIOR VICE PRESIDENT INCLUSIVE LENDING/ CRA STRATEGY**  
**SUNTRUST MORTGAGE**



Anthony joined SunTrust Mortgage (STM) in September 2015 and brings over 30 years of sales, sales leadership, and recruiting experience with progressive responsibilities in the mortgage banking and financial services industries.

In his current role he's responsible for strategically growing various customer segments, Inclusive Lending, and creating innovative solutions and strategies to insure STM is meeting the credit needs of the communities we serve, CRA.

Prior to joining SunTrust, Anthony served as SVP/Head of Mortgage Division at Fifth Third Bank – Georgia, and prior to that SVP/Head of Mortgage Division at Fifth Third Bank- Eastern Michigan. He has held leadership roles in the mortgage industry at several banking organizations.

Anthony currently serves in an advisory capacity with the Fannie Mae Affordable Housing Advisory Council (AHAC); Freddie Mac Affordable Housing Council (AHAC); NAREB National Partners Advisory Board; HomeFree-USA Advisory Board; Southside CDC Board Member; SunTrust Enterprise Executive Chair for the Veteran Teammate Network. He has also held other advisory posts with non-profit organizations.

Anthony earned his Bachelor of Science in business management from the University of Detroit Mercy with honors. He is currently attending the CBA Executive Leadership program at Furman University. He's a graduate of the Michigan Military Academy, and a former 2<sup>nd</sup> Lieutenant in the Army National Guard.

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**TIM WILSON, PRESIDENT & CEO**

**PROSPERITY HOME MORTGAGE, LLC**



Tim Wilson has over 25 years of management experience and expertise in the mortgage industry.

Before joining Prosperity, Wilson served as executive vice president and director of wholesale lending for Wachovia, where he was responsible for managing field origination nationwide. Wilson is currently treasurer and past chairperson of Real Estate Services Providers Council, Inc., (RESPRO), and serves as a member of the Ellie Mae executive advisory board.

Prior to Wachovia, Wilson was group senior vice president for Golden West Financial. In that capacity, he managed the national loan organization, which included over 1,500 loan representatives, as well as the national appraisal and underwriting organization. Other previous positions include internal auditing for United Missouri Bank, as well as various loan origination positions.

Wilson is a graduate of Washburn University in Topeka, Kansas.

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**BARRY WIDES, DEPUTY COMPTROLLER**

**OFFICE OF THE COMPTROLLER OF THE CURRENCY**



Barry Wides leads a department of community development professionals located in Washington, D.C., and the OCC districts.

The Community Affairs staff is responsible for outreach to banks and their community partners, the development of policy, and the creation and distribution of educational materials on community development issues.

Prior to joining the OCC in 1999, Mr. Wides was Director of Affordable Housing Sales at Freddie Mac, where he led a nationwide sales team responsible for developing products and strategies to achieve the company's congressionally mandated affordable housing goals. He previously served as Deputy Director of the Resolution Trust Corporation's Affordable Housing Program.

Mr. Wides began his career in Washington, D.C., as a Presidential Management Intern and Budget Examiner at the Office of Management and Budget.

Mr. Wides is a Certified Public Accountant and holds a Bachelor of Science degree in accounting and a master's degree in business administration from Indiana University.

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**KIMARIE YOWELL, VP, TALENT DEVELOPMENT**

**QUICKEN LOANS**



Headquartered in Detroit, Michigan, Quicken Loans is the nation's largest mortgage lender and is obsessed with enabling the American dream of home ownership.

Quicken Loans ranked highest in the country for customer satisfaction for primary mortgage origination by J.D. Power for the past nine consecutive years, 2010 – 2018.

KimArie Yowell is responsible for developing and implementing the corporate talent development and organizational effectiveness strategy. She has more than 20 years of experience in client service, sales, and corporate education, focused on impacting organizational success.

She is a member of the Siena Heights MBA Advisory Board. In 2018 Yowell was recognized as “40 Under 40” by the Michigan Chronicle for her exceptional achievements and community service.

Yowell holds a Bachelor of Science in Business Administration, a Master of Arts in Adult Education and Training, a Master of Management and Administrative Sciences, and a Master of Business Administration.