

Foundations for Comprehensive Partnerships

Harnessing Technology and Data Standardization for Housing Counseling

January 29, 2020

Speaker Bios



DANNY GARDNER
SENIOR VICE PRESIDENT AND INTERIM HEAD OF SALES
SINGLE-FAMILY AFFORDABLE LENDING/SOURCING,
FREDDIE MAC

Danny Gardner is senior vice president and interim head of Sales for Freddie Mac's Single-Family Affordable Lending/Sourcing team. In addition to recently assuming Sales leadership, Mr. Gardner is responsible for fulfilling Freddie Mac's community mission to provide sustainable homeownership education and financing to families who are traditionally underserved by the market. He is also responsible for overseeing Freddie Mac's delivery and performance against Single-Family Affordable Lending's goals, Duty to Serve regulation and Access to Credit activities in the FHFA Scorecard.

He and his team support our clients by partnering with the Sales team to educate clients on the availability and use of our affordable-related products and programs, including the Home Possible® suite of mortgage products and our CreditSmart Financial Literacy Program. He also leads our engagement with state and local housing finance agencies, diverse and inclusive realtor associations and national and local community development organizations, to establish partnerships and programs that create successful homeowners.

With Freddie Mac since 2015, Mr. Gardner brings over 25 years of mortgage banking experience. He has spent most of his career in leadership roles focused on providing opportunities for families to buy their first homes. As leader of CRA Lending for the mortgage businesses of Citibank and Capital One and chief operating officer of the National Community Stabilization Trust, he helped municipalities and nonprofit organizations reclaim neighborhoods devastated by the foreclosure crisis.

He's also spent a large part of his career working with state and local housing finance agencies by serving as program administrator and master loan servicer for first-time homebuyer programs.



CHARLES WEHRWEIN
CHIEF OPERATING OFFICER AND EXECUTIVE VICE PRESIDENT,
HOUSING PARTNERSHIP NETWORK

Chuck Wehrwein is the Chief Operating Officer and Executive Vice President for the Housing Partnership Network. In this role, Chuck oversees HPN's leadership teams and operations, as well as multifamily and homeownership enterprises and programs. He serves as a member of HPN's Executive Leadership Team and plays a key role in managing collaboration among HPN programs and member-driven social enterprises.

Chuck returned to HPN following four years at NeighborWorks America, where he served as Chief Operating Officer from 2012 until 2016. During his tenure, he led field operations, national initiatives, applied research, training, organizational assessment, and information management. He also served as acting Chief Executive Officer in 2014 before resuming his role as COO.

Previously, Chuck was a member of HPN's executive team from 2007 to 2012, where he was instrumental in managing the growth and development of the award-winning business collaborative.

A recognized leader in the housing and community development sector, Chuck has held a number of senior-level roles throughout his career, including seven years as Senior Vice President for Real Estate Investment and Strategic Investment at HPN member organization Mercy Housing, Inc. In addition, Chuck served as Chief Operating Officer of the National Equity Fund, Deputy Assistant Secretary for Multifamily Housing at the U.S. Department of Housing and Urban Development, and Deputy Administrator for Multifamily Housing at the U.S. Department of Agriculture's Rural Housing Service and Chief Financial Officer of Thrush Development Company. Chuck is also a certified public accountant.



ARTHUR CHIN
LEAD IT FHA TRANSFORMATION ADVISOR,
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Arthur (Artie) Chin is a *Transformation Leader* with expertise in business process improvement and technology modernization. Over his ten year career with the U.S. Department of Housing and Urban Development, he has held several leadership positions including the management and oversight of FHA's financial operations and financial systems. He has track record as a collaborator that engages partners within the organization and with the financial industry. In 2017, Artie was awarded both the *Secretary's Award for Excellence*, the Department's highest honor in recognition of extraordinary commitment, service, and contribution, and the *Distinguished Service Award* for outstanding leadership in developing and directing creative solutions which accomplished extraordinary results for the Department.

Prior to his government career, Artie spent eight years in the retail banking and financial industry. Working for banks, mortgage lenders, and home builders, Artie maintained a reputation as a top customer service relationship manager. Artie began his career as an IT Specialist shepherding large organizations to the internet. He designed and developed web-based, enterprise applications in both the public and private sector. Artie has a Bachelor's degree in Information Systems Management with a minor in Business Administration.

In his role as the Program Manager and Executive Sponsor for Housing's Information Technology Modernization project, Artie continues to leverage his experience in both the financial services and technology industry to make informed, innovative decisions which continuously improve internal processes and stakeholders' experience when doing business with FHA.



CHRISTINE GOULD
CHIEF DEVELOPMENT AND COMMUNICATIONS OFFICER,
HOMEFREE - USA

Christine Gould is the Chief Development and Communications Officer for HomeFree-USA. She is also the director of information systems.

Christine joined the organization in 2005 and is responsible for developing and maintaining strategic partnerships, alliances and business opportunities. She is also responsible for the creation of company branding and producing external communications. An excellent grant writer, she has designed and written proposals that have secured more than \$100 million dollars.

A long time nonprofit professional, Christine excels in the development and administration of community-based programs. She is a graduate of Strayer University and a member of the Association for Fundraising Professionals.



**MIKE DAWSON, CFA
VICE PRESIDENT SINGLE-FAMILY AFFORDABLE LENDING
STRATEGIES AND INITIATIVES,
FREDDIE MAC**

Mike Dawson is the Vice President of Affordable Lending Strategies and Initiatives in Freddie Mac's Single-Family division. He is responsible for managing affordable products and offerings, strategies, research, and regulatory and conservatorship activities associated with broadening access to credit.

Mr. Dawson joined Freddie Mac in 1985. Prior to his current role, he held positions in numerous areas including technology and data initiatives for Single-Family as well as Freddie Mac's structured securitization issuance programs.

He earned a B.S. in finance from Virginia Tech and an MBA from George Mason University, and is a Chartered Financial Analyst. Mr. Dawson serves as Freddie Mac's representative on the MERS Board of Directors.



PATRICK ("P.J.") McCARTHY
VICE PRESIDENT COMMUNITY LENDING,
FANNIE MAE

P.J. McCarthy is Fannie Mae's Vice President – Community Lending, reporting to the Senior Vice President and Strategy Insights & Business Enablement Executive. McCarthy is responsible for Fannie Mae's business with state and local Housing Finance Agencies (HFA), Community Development Financial Intermediaries (CDFI), and nonprofit developers.

He leads the development and implementation of the overall strategy for Community Lending, supports business development for the company's Customer Delivery Teams (CDT), and Community Lending lender partners, oversees staff development, manages the Community Lending organization, and represents Community Lending in interactions within Fannie Mae and external parties.

Previously, McCarthy was Fannie Mae's Vice President – REO Alternative Dispositions. In that role, he was responsible for managing credit losses and developing strategic marketing plans for foreclosed properties via alternative/non-traditional channels – including auctions, pool sales, rental programs, and working with public entities and Neighborhood Stabilization Program fund recipients.

Before joining Fannie Mae in 2007, McCarthy was Director of Multifamily Lending for Great Lakes Financial Group as well as working for Ernst & Young LLP supervising financial services audits. He earned a Bachelor of Science in Business Administration from Ohio University and a master's in accountancy from the University of Notre Dame's Mendoza College of Business.



DANBERRY CARMON

ASSOCIATE DEPUTY ASSISTANT SECRETARY, HUD OFFICE OF HOUSING COUNSELING

Danberry Carmon currently serves as the Associate Deputy Assistant Secretary for HUD Office of Housing Counseling. He previously served as HUD New Orleans Field Office Director and HUD Field Office Director for the Wyoming State Office. Carmon also formerly served as Supervisory Housing Program Specialist in Fort Worth, Texas, Region VI. Serving as a Multifamily Construction Analyst in the Production Department in Fort Worth was Carmon's first role with HUD. Prior to that, he worked as Vice President of the Housing Authority of the City of Jackson, Mississippi. Carmon is originally from the east coast, born in Virginia and raised in Washington, North Carolina. He studied Civil & Environmental Engineering at the University of Wisconsin-Madison. Carmon holds a Bachelor of Science in Information Technology from the University of Phoenix. His Training and experience include four years heavy construction management in southern Louisiana, 14 years of municipal government engineering services in southeast Louisiana, 10 years of public housing consulting, four years of public housing executive management in Louisiana and Mississippi, four years of housing and community development in Mississippi, and two years of adult vocational education instruction in New Orleans. Holds several professional certifications. Accomplishments include:

Information Technology

- Developed application software utilized by municipalities in 3 countries (US, Mexico and Canada) and 20 states in the US
- Website design and launch for local housing agency
- Design, implementation and management of networks and telecommunication links for clients

Housing Development

- Turnkey development of two Mixed-Finance housing developments in rural Mississippi
- Inner-City redevelopment in Jackson, MS

Grant Writing

- Successfully wrote more than 20 competitive grants for various clients
- Developed, implemented and closed more than 10 grant programs for various clients

Business Development

- Developed three small businesses in Mississippi and restructured 5 small businesses
- Started Non-Profit agency in rural Mississippi

HUD

- Served on HUD's Disaster Relief Teams in Florida (2004) and Louisiana (2005)



DAVID R. BARKLEY
BUSINESS INITIATIVES DIRECTOR SINGLE-FAMILY STRATEGIC
DELIVERY, FREDDIE MAC

David Barkley is business initiatives director for Freddie Mac's Single-Family Strategic Delivery, Data & Operations Department. His responsibilities include program governance for several Freddie Mac strategic initiatives, including the Federal Housing Finance Agency's Uniform Mortgage Data Program®. This effort directs Fannie Mae and Freddie Mac to establish industry standards that enhance loan quality.

Mr. Barkley serves as Freddie Mac's representative to the Mortgage Industry Standards Maintenance Organization's (MISMO) Residential Governance Committee, and Strategic Planning Committee. He leads Freddie Mac's Loan Advisor Business Program Office and participates in the Mortgage Bankers Association of America's (MBA) MISMO Work Groups. These cross-industry work groups are responsible for developing standardized electronic data transactions and exploring emerging technologies for the real estate finance industry.



DAVID YOUNG
DIRECTOR OF CAPACITY BUILDING,
HOUSING ACTION ILLINOIS

David Young has been Housing Action Illinois's Director of Capacity Building since 2012. In this role, he is responsible for providing capacity building services to nonprofit developers and housing counseling organizations in order to increase the ability of organizations to best serve their clients and communities.

David brings over 20 years of community development experience to Housing Action, after previous positions as a CDC Executive Director, real estate developer, property manager and housing counseling group education leader. David is especially interested in using his past ED experiences as a resource for current and future executive directors.

In 2014, David oversaw the launch of Housing Action's HUD Housing Counseling Intermediary, which has grown to 33 affiliated direct service agencies serving Illinois, Indiana, Michigan and Missouri. In FY 2019, the network assisted over 14,000 clients with a range of counseling services, including pre-purchase, rental, financial education, and foreclosure mitigation.

A native of Buffalo, New York, David is an Urban Studies graduate of the University of Rochester, and has completed training through the National Development Council, NeighborWorks America, and the Institute of Real Estate Management. He currently serves on the advisory board of the National Housing Resource Center (NHRC), and is a board member of the Illinois Chapter of the National Association of Housing and Redevelopment Officials (ILNAHRO) and the Alliance to End Homelessness in Suburban Cook County.



JARETT DUKER PARTNER AND PRINCIPAL CONSULTANT, BRICK BRIDGE CONSULTING

Jarett Duker is a partner and principle consultant for Brick Bridge Consulting, an IT Development and Business Process consulting firm founded in 2016. Brick Bridge Consulting has a strong focus on helping enterprises leverage existing products into highly customized tech stacks to better meet the unique needs of their industry. Brick Bridge Consulting was contracted in 2017 to design and develop a modern CMS system for the Housing Counseling industry that would be released in 2018 as mPact Pro under Community Ventures, a Lexington KY based CDFI. Jarett lead principle research and design efforts for the mPact Pro system as well as acting as both product and project manager through all phases of development up to commercial release.

Jarett Duker is a graduate of the University of Louisville's Entrepreneurship MBA program and gained valuable experience in small business management as the Director of the Navigate Enterprise Center. Navigate, a non-profit organization based out of Louisville Kentucky, was established to assist immigrant and refugee business owners and entrepreneurs gain the technical skills necessary to succeed in the competitive American business environment. Over the course of Navigate's 20 year history, the scope of services expanded to assisting businesses owners across a broad spectrum with a sustained focus on economic development and micro-lending.

Jarett completed his undergraduate work at Hillsdale College with a focus on American Business History and Economics. He is also a veteran of the U.S. Airforce where he served as an intelligence analyst during Operations Iraqi Freedom and Enduring (Afghanistan) Freedom.



JAN DAVIS
VICE PRESIDENT,
MISMO

Jan Davis is a leader in the mortgage finance industry with experience managing standards development, mortgage operations, and data warehousing activities. She is the Vice President of MISMO, the mortgage industry's standards organization and Associate Vice President of MBA. Jan is responsible for managing the daily operations of MISMO.

Prior to joining MBA, Jan was Director, Single Family Loan Operations at Fannie Mae.



MATT RIBE
GENERAL COUNSEL,
NATIONAL FEDERATION FOR CREDIT COUNSELING

Matt Ribe is the General Counsel for the National Foundation for Credit Counseling® (NFCC®). At the NFCC, he is responsible for legal strategy, corporate governance, and government relations. Ribe is heavily involved in the NFCC's housing counseling work, and serves as co-Chair of the Coalition of HUD Intermediaries. He has appeared in several media outlets, including the New York Times, NBC Nightly News with Lester Holt, ABC 7 News in Chicago, the Atlanta Journal Constitution, Equifax, and Bankrate.

Ribe received his Juris Doctor from American University's Washington College of Law in 2011, and his Bachelor of Arts from Amherst College in 2006. A native of Washington, D.C., Ribe has lived in Colorado and frequently visits family in New Mexico.



TIFFANY ENG
DIRECTOR OF HOMEKEEPER,
GROUNDED SOLUTIONS NETWORK

Tiffany is the HomeKeeper Director at Grounded Solutions Network. Since 2010, she has been overseeing product development, marketing and support for HomeKeeper and the HomeKeeper National Data Hub. HomeKeeper is a HUD-approved client management system built by and for affordable homeownership practitioners and housing counseling agencies.

Tiffany has over 20 years of experience in the community development and affordable housing sector and has worked at the local and national level. In addition, she has been a licensed California REALTOR since 2007 and is a passionate advocate for first-time homebuyers and family-friendly cities.

Tiffany has a masters in City and Regional Planning from UC Berkeley and an undergraduate degree in anthropology from Carleton College.



SIREESHA MANDAVA
CIO AND VICE PRESIDENT OF INNOVATION,
GREENPATH

Sireesha Mandava is the Chief Information Officer and Vice President of Innovation at GreenPath Financial Wellness and its affiliates, HPF, Clarifi and RDI. Together, these non-profits are focused on helping people lead financially healthy lives. Sireesha is passionate about innovation through technology and actively brings her over two decades of experience, energy and enthusiasm to bring new solutions to hard problems.

At GreenPath, she brought in new technologies to improve software delivery, harness insights from data and is leading initiatives to build mobile apps for better client and partner experiences. Prior to GreenPath, Sireesha founded and grew a software start-up within the company she was managing global IT for.

Sireesha holds a master's degree in Business Administration from the Ross School of Business at the University of Michigan, and a bachelor's degree in Electrical and Electronics Engineering from BITS, India. Outside of work, she and her husband run a nonprofit to serve underprivileged children in India. In the local Michigan community, she mentors high school students for college prep and career choices.



MEAGHAN MCCARTHY
VICE PRESIDENT AFFORDABLE HOUSING AND EMPOWERMENT,
HOUSING PARTNERSHIP NETWORK

Meaghan McCarthy joined the Housing Partnership Network in May 2019 as the Vice President of Affordable Housing and Consumer Empowerment. In this role, Meaghan oversees HPN's homeownership and consumer empowerment work including housing counseling, homeownership development and finance, and economic mobility initiatives.

Prior to joining HPN, Meaghan worked for four years at MassHousing in the Rental Business Development group, where she managed relationships with affordable multifamily housing developers, originated and structured loans, and worked on other special projects, including the design and implementation of a subordinate debt program. Previously, Meaghan was a member of the Senate Appropriations Committee staff for over 12 years. During her tenure on the Committee, she served as a senior budget and policy analyst overseeing a variety of federal housing and community development programs. Meaghan started her career at the Children Defense Fund.

Meaghan holds a BA from the University of Notre Dame where she majored in government and an MBA from Johns Hopkins University with an emphasis in real estate. She also serves on the board of Compass Working Capital.