

Housing Counseling Federal Advisory Committee (HCFAC)

January 2022

Housing Counseling Representatives

Bill Sevilla, Director of Community Development and Asset Building, Centro Campesino, Florida City, Florida, has more than 30 years of experience working as an accomplished financial services executive in the lending line leadership and large-scale process innovation. He has a proven track record in building and leading high-performance teams (mortgage loan production, CRA lending, underwriting, and foreclosure prevention) leading to business growth and improved customer satisfaction. His professional career includes Great Western Bank, Capital Bank, JP Morgan Chase, BankUnited, Neighborhood Housing Services of South Florida as a Homeownership Center Manager and currently at Centro Campesino as Director of Community Development & Asset Building.

He has a Master's Degree in Public Administration from American University, Washington, D.C., an NMLS license, and is a bilingual certified Financial Coach and a Homebuyer Education Trainer. In his current capacity, he manages a housing counseling staff of 5, supervises 24 onsite homebuyer workshops/year. He has experience in housing counseling, mortgage lending, and specializes in foreclosure prevention counseling and loan modifications.

Centro Campesino located in Florida City, Florida, is a HUD Certified Housing Counseling Agency, empowers families and strengthens communities by providing affordable housing, homeownership support, economic and educational opportunities. It envisions a thriving community that leverages diversity and collaboration to create a pathway to economic opportunity.

Ibijoke Akinbowale, Director - NCRC Housing Counseling Network, National Community Reinvestment Coalition (NCRC), Washington, DC. Ms. Akinbowale leads NCRC's role as a National HUD Approved Housing Counseling Intermediary and its partnerships with regional and local housing counseling affiliates. NCRC is an association of more than 600 community-based organizations that promote access to basic banking services, affordable housing, entrepreneurship, job creation and vibrant communities for America's working families. Ibijoke is instrumental in the development of the organization's housing policies and champions NCRC's housing counseling advocacy efforts amongst lawmakers.

Prior to joining NCRC, Ibijoke worked with local non-profit organizations to support the District of Columbia's strategic plan to end homelessness. Additionally, she conducted fair housing testing investigations in Greater Philadelphia and Southern New Jersey. Her investigations were included in the Housing Discrimination Study 2012 published by the Urban Institute. Ms. Akinbowale is a member of numerous boards and community based groups, including the National Housing Resource Center, the Coalition of HUD Intermediaries and as a liaison to the District of Columbia's Office of Human Rights. Throughout her career, Ibijoke has provided key leadership in the housing community.

Richard Verrillo, Director of Business Development at Navicore Solutions, New Jersey, brings the unique perspective of the millennial generation. In his work as Associate Director of Business Development at Navicore Solutions since January 2021, he oversees their national disaster recovery initiative, develops partnerships with key external stakeholders, and oversees and develops new business opportunities. Prior to this, he served as Senior Housing Partnership Manager with Navicore from April 2014, where he managed the training curriculum for the disaster recovery initiative and represented Navicore Solutions at various disaster recovery events and summits. With this same company, he also served as Housing Training Manager for two years and a Level III Certified Housing Counselor for the two years prior, providing financial counseling to nearly 2000 clients and phone training to 70 new housing counselors during his tenure.

Mr. Verillo's professional activities include serving as Co-Chair for the Coalition of National Housing Counseling Intermediaries, 2014 – 2017, during which he worked with HUD-approved nonprofit housing counseling agencies to advocate for public policy and build programs to serve housing consumers.

He has a Bachelor of Science in Business from Mount Saint Mary's University where he graduated magna cum laude in 2009.

Consumer Representatives

Tony Walters, Executive Directors, National American Indian Housing Council, based in Washington D.C., is from Tahlequah, Oklahoma and is a member of the Cherokee Nation. He has spent the last seven years in Washington, DC working in both the legislative and executive branches of government. Tony most recently served as Staff Director and Chief Counsel to Senator Tester for the Senate Committee on Indian Affairs. Prior to that he worked as a policy advisor in the Department of the Interior's Office of the Assistant Secretary – Indian Affairs.

Tony has worked on a wide range of tribal issues, including energy and economic development, law enforcement, tribal lands issues, and DOI's Land Buy-Back Program. He has a strong background in advocacy and Indian law and policy, including the development of legislative strategies. His education includes a Bachelor of Science degree in neuroscience from the Massachusetts Institute of Technology and a Juris Doctor degree from the Oklahoma University College of Law. The mission of the NAIHC is to effectively and efficiently promote and support American Indians, Alaska Natives and native Hawaiians in their self-determined goal to provide culturally relevant and quality affordable housing for native people.

Mr. Walters additional experience is: 1) Attorney in American Indian Law; 2) Senior homeownership; 3) Homeownership in Tribal country; 4) Legislative experience; 5) Homebuyer Education curriculum for tribes; 6) working with Native American housing programs in rural and Urban, small city, etc. and varying levels of socio-economic demographics. Candidate brings extensive experience in tribal law and community issues unique to tribal lands, also leads a Nonprofit umbrella organization that is an industry leader. Extensive leadership experience at National American Indian Housing Counsel (NAIHC); Senate Committee on Indian Affairs; Department of Interior; Oklahoma University Office of Legal Counsel; Department of Justice; Department of Interior; Cherokee Nation Washington Office. "I want to provide and will bring a perspective of homeownership, unmet housing needs and obstacles facing tribal communities to the HCFAC." & "Currently tribal communities are served by tribal housing authorities,

but those tribal housing authorities are not currently eligible for HUD Office of Housing Counseling Programs. As part of the Advisory Committee, I would like to highlight the need for tribes to be included in federal housing counseling programs, how tribes could be incorporated into existing programs, and where tribes cannot participate finding appropriate and effective alternatives to assist homebuyers in tribal communities."

Marcia E. Lewis, Deputy Executive Director - Change Management of the Indianapolis Housing Agency.

Mrs. Lewis will be responsible for agency reformation for efficiency and financial strengthening for a public housing organization that directly manages over 540 low-income public housing units, 10,000 Housing Choice Vouchers and through its affiliate more than 1500 mixed income and market rate units in Indianapolis, Indiana.

Prior to this, Ms. Lewis served five years as the Chief Executive Officer of the Memphis Housing Authority (MHA) in Memphis, TN. Ms. Lewis led a team responsible for the oversight of assisted housing programs inclusive of almost 2,500 public housing units and 8000 Housing Choice Vouchers (Section 8). In this capacity and as the President of MHA's affiliate, Memphis Housing Strategies, she worked to renovate and develop housing in Shelby County, Memphis, TN; to improve its financial condition and to implement a new housing affiliate to provide housing management services; create non-federal revenue streams and develop and facilitate housing training programs. This included the implementation of a \$29.75 million-dollar HUD Choice Neighborhoods Initiative grant.

Prior to MHA she worked for USDHUD, where she was the Public & Indian Housing Hub Director in Tennessee (she also oversaw the PIH Office of the State of Mississippi for two years during this tenure) with direct responsibility for implementation and oversight of 42 public housing authorities in west and middle Tennessee.

Marcia has 28 years of experience in the housing industry inclusive of 5 with MHA, 7 previously with the Indianapolis Housing Agency and 16 with the U.S. Department of Housing & Urban Development; is a graduate of Indiana University, Purdue University at Indianapolis majoring in Metropolitan Studies, and holds several housing certifications. She has received numerous accolades for her work in this field with recognition most recently in the form of proclamations from the Mayor of Memphis, the Shelby County Commission, the MHA Board of Commission, and the Memphis City Council along with recognition from Congressman Steve Cohen who represents the district encompassing Shelby County and Memphis, TN. In May of 2019, Marcia was appointed by then HUD Secretary Ben Carson to be a member of the Housing Counseling Federal Advisory Committee; served as a VP on the board of the Tennessee Association of Housing Redevelopment Agencies (TAHRA); the board of United Housing in Memphis; and, as a VP on the board of the Southeast Affordable Housing Management Association (SAHMA). She also formerly served on the Federal Home Loan Bank of Cincinnati's Advisory Council.

Gabe Del Rio, President & CEO, Homeownership Council of America, Virginia, has worked for the last 20 years in mission to service a range of housing needs spanning from homelessness to homeownership and has also taught professional housing counseling training courses while for a major HUD intermediary, while serving in leadership at several major southern California housing non-profits. He has served in or directly managed almost every aspect of consumer-focused housing and financial education, affordable mortgage and DPA delivery, as well as real estate sales and development.

Since 2018, Mr. Del Rio has served as President and CEO for the Homeownership Council of America, working with nonprofits, Community Development Financial Institutions, mortgage investors/banks, FannieMae, Realtors & Realtists, homebuilders, Fintech, Independent Mortgage Banks, and others to build and implement delivery systems that bring access to credit and homeownership opportunities to underserved communities nationally.

Prior to his work with the Homeownership Council of America, he served three years as the President of Springboard CDFI – Nationwide Mortgage Collaborative, where he transformed a regional CDFI into a national nonprofit mortgage bank licensed to lend in 20+ states, raising \$25M in warehouse capital for loan funding and sale, preparing the organization for GSE approvals, and created working partnerships with a variety of capital markets investors.

From 2007-2015 he worked with NeighborWorks America – NCHCEC, where he taught professional certification courses across the country on homeownership counseling, mortgage lending, and program management.

Mr. Del Rio's educational background includes a two-year executive education program at Harvard University – Kennedy School of Government, as well as completion of two years of masters-level courses and experimental studies provided by the MBA School of Mortgage Banking, where he graduated at the top of class.

Mortgage Lending Representatives

Carol Ann Dujanovich, of Tulsa, Oklahoma | Vice-President & Director of Mortgage Operations, 1st Nations Reverse Mortgage, is a mortgage industry veteran with over 40 years of experience, specializing in reverse mortgages for the past 18 years. As Vice President-Director of Reverse Operations, Carol Ann oversees all aspects of the reverse mortgage transaction; from the initial processing to post-closing and investor delivery. Carol Ann achieved her Direct Endorsement underwriting status with HUD in 1987, and is an active member of National Reverse Mortgage Lenders Association (NRMLA), where she serves on two committees. She is a former Board member of City of Fairfield Fair Housing, a former Board member for Golden House, a domestic violence shelter, and a current volunteer for DVIS of Tulsa, OK.

Ms. Dujanovich has vast of experience when it comes to housing counseling, as all reverse mortgages require HECM counseling by an approved HUD counseling agency. She works closely with the operations and sales team to ensure proper counseling protocol is always followed.

1st Nations Reverse Mortgage, a division of Midwest Loan Solutions NMLS #3042, is a multi-channel reverse mortgage lender doing business in 26 states. Equal Housing Lender

Patricia Arvielo is President and Co-Founder of New American Funding, Dallas TX. Patty Arvielo is a self-made entrepreneur with more than 40 years of experience in the mortgage industry. She co-founded and leads the nation's largest Latina-owned mortgage company, New American Funding. She is a 13-time Stevie Award winner, was inducted into the EY Entrepreneur of the Year Hall of Fame, and was named one of Most Powerful Women in Mortgage by Mortgage Banker Magazine. A champion of fairness and equality, Patty created the Latino Focus and New American Dream initiatives, which aim to increase lending to underserved communities. Patty is leading the industry to help minority borrowers attain the dream of homeownership.

Additionally, Patty is serving a three-year term on the Harvard Kennedy School Board and serves on the Board of Directors for Century Communities. She is also a member of the Mortgage Bankers Association Residential Board of Governors, the Latino Donor Collaborative Board, and the Mortgage Bankers Association Affordable Homeownership Advisory Council. She is also a member of the Housing Counseling Federal Advisory Committee, a group that advises the Department of Housing and Urban Development on ways to build sustainable homeownership. Patty also serves on the National Park Foundation Board of Directors, where she is instrumental in the creation of the LatinX Project to symbolize the Latino culture in America throughout our parks.

Patty is a popular speaker and featured expert on mortgage lending, homeownership, minority lending and serving underserved communities. She is also an active lobbyist for the housing industry and minority interests in Washington, D.C. and with numerous state governments.

Daniel Garcia, Vice President/Senior CRA Lending Officer, First Horizon Bank, Texas. is the Vice President/Senior CRA Lending Officer for First Horizon Bank. Daniel brings over 18 years of experience in mortgage banking, affordable housing, and community development. He has developed and implemented numerous programs that provided affordable mortgage solutions to low-to-moderate income families and first-time homebuyers.

He is an active member of NAHREP in Plano, TX and has had significant CRA responsibilities at several financial institutions. Daniel has also served on the boards of Lewisville Hispanic Chamber of Commerce as President and National Hispanic Financial Coalition, formerly Hispanic Bankers Association as First Vice President/Communications Director.

Daniel has spent most of his career serving low-to-moderate income families. He has a drive and a passion to serve

Real Estate Representatives

Lawrence Batiste, Broker, Batiste Premier Realty, Riverdale, Georgia. Mr. Batiste's service to his profession includes as chairman of National Association of Real Estate Brokers (NAREB) and as past President of the Empire Board of Realtists, formed in 1939 to ensure equality in housing and the real estate profession for minorities. Since that time, he has served in many different capacities within NAREB where he has made a difference as National Convention Chair, service on the Executive Committee, the Board of Directors, and as Chief of Staff. Mr. Batiste has also served as a manager at the NID Atlanta Metro Housing Counseling Agency.

Mr. Batiste has been in the Housing Counseling sector for 15+ years. HUD Certified Housing Counseling; managed all NID-HCA counseling services; in real estate over 30 year; Branch Manager of NID-HCA, Broker/Owner of a Real Estate Brokerage, President and Chairman of the local NAREB Atlanta Board, and various role within the National Association of Real Estate Brokers, Inc. (NAREB) and the National Association of Realtors. NAREB: served as Chairman of the Board to 3 National Presidents and Chief of Staff to 1 National President for NAREB. I have served as Local President and Chairman of the Board of Empire Board of Realtists, Inc., NAREB's local chapter in Atlanta; managed all NID-HCA counseling services for NAREB's Two Million New Black Homeowners in 5 Years (2MN5) Initiative's Community Days. He currently serves on the NID Board as an Advisory Board Member

Paul Yorkis, President, Patriot Real Estate, Medway, Massachusetts. He has been a REALTOR® since 1991 and broker since 1994. In addition, Dr. Yorkis is vice chair of the Medway Redevelopment Authority and past chairman and member of the Medway Planning Board. He has brought a real estate practitioner's knowledge and perspective to growth and development discussions and decisions made by government bodies.

Dr. Yorkis is a licensed construction supervisor and an approved real estate instructor in Massachusetts. He has successfully lobbied the Massachusetts Legislature regarding zoning reform to create more housing. He served for three years as a member of the Massachusetts Board of Registration of Real Estate Appraisers. Dr. Yorkis is a certified mediator focusing on real estate disputes and serves as an arbitration officer.

At the National Association of REALTORS® (NAR) he will serve as the 2022 chair of the Housing Opportunities Committee and has advocated for policy proposals that were adopted by NAR advocating for federal student financial aid loan refinancing and consolidation at the lowest prevailing rate.

Dr. Yorkis is very involved in civic and community matters. He served as chair of the Idyllbrook Park Land Acquisition Committee where he authored two (2) grants that awarded more than \$500,000 to purchase property for community recreation and open space. He wrote successful state and federal earmarks for a highway improvement project in Medway for \$12.4 million dollars. At the local, state, and national levels he has been a strong advocate regarding diversity and inclusion training, education, and programs.

He was the 2011 Massachusetts REALTOR® of the Year, the 2017 President of the Massachusetts Association of REALTORS® and has chaired and been a member of the Massachusetts Association of REALTORS® Charitable Foundation helping raise nearly \$500,000 for grants focusing on housing, hunger, and homelessness. He has been a volunteer instructor of the First Time Home Buyer's course for more than 20 years.

He holds a Bachelor of Fine Arts degree, a Master of Science degree and Doctorate of Education degree. He enjoys learning, sharing ideas and considers himself to be a coalition builder.

Angie Liou, Executive Director, Asian Community Development Corporation (ACDC), Boston, Massachusetts, has worked in the affordable housing and community development field since 2004. She previously served as ACDC's Director of Real Estate, where she oversaw the asset management of ACDC's portfolio of 300+ units, nonprofits in providing safe and affordable housing and served as the project lead on over \$95 million worth of projects. Ms. Liou received a Master of City Planning from the University of Pennsylvania with a concentration in Community Development and a Bachelor of Arts in

Sociology at the University of Pennsylvania. Ms. Liou is a board member of the Massachusetts Association of Community Development Corporations (MACDC), Citizens' Housing and Planning Association (CHAPA), and National Coalition for Asian Pacific American Community Development (National CAPACD). She is fluent in Mandarin and brings valuable personal and professional perspectives in serving and working in local AAPI communities and other communities of color.