

# **Housing Counseling Federal Advisory Committee (HCFAC)**

## **Member Bios**

### ***Mortgage***

#### **MARTIN L. SUNDQUIST**

Martin L. Sundquist serves as a Senior Vice President at Wells Fargo. In his 23 years at Wells Fargo, he has been responsible for a variety of functions including managing a housing philanthropy budget of more than \$100 million and relationships with more than 50 large national non-profit entities. Mr. Sundquist designed, led and implemented cross enterprise initiatives and is responsible for developing and executing national Wells Fargo enterprise strategies, community outreach and strategic integration. Since joining Wells Fargo in 1996, Mr. Sundquist has held numerous management positions with Wells Fargo. These include: Operations Manager, Project Manager, Vice President Retail Operations & Integration Leader, Group Vice President Fulfillment Services, Senior Vice President Portfolio Marketing & Customer Excellence and Senior Vice President Enterprise Relations & Strategy.

#### **PATRICIA ARVIELO**

Patricia Arvielo is President and Co-Founder of New American Funding. She manages daily operations and sales for its headquarters, 200 + branches and approximately 3,200 employees. She has led the strategic business growth of New American Funding to 176 branches – an increase of 31 new retail branches in 2017. For over a decade, Ms. Arvielo has worked to transform New American Funding into a national mortgage lender and servicer. The firm generates approximately \$900 million per month in home loans. Ms. Arvielo is a sought-after speaker. She has spoken at conferences and forums sponsored by the Mortgages Bankers Association, National Council of La Raza, SiriusXM, Fannie Mae, Los Angeles Times and the Hispanic Scholarship Fund. For more than 30 years, she has worked in mortgage banking and has extensive knowledge of the industry. She has held a variety of industry positions from underwriting loans to loan processing and has become an advocate for serving underserved markets. In 2013, Ms. Arvielo created the Latino Focus Committee, an in-house group that addresses challenges faced by Hispanic consumers seeking to become homeowners.

#### **PAMELA MARRON**

Pamela Marron, a returning HCFAC member, is a mortgage broker in Florida with over 34 years of experience originating FHA, VA, USDA and conventional residential mortgages as a correspondent lender and broker. Ms. Marron has been employed by Innovative Mortgage Services, New Port Richey, Florida, since June 2, 2014. She is the Communications Director for the Florida Association of Mortgage Professionals (FAMP) and the Vice President of the Gulf Coast Chapter of FAMP. Ms. Marron continues to be an advocate for distressed homeowners across the U.S. who have experienced erroneous credit reporting that surfaced out of the housing crisis. She has worked with representatives of the Consumer Financial Protection Bureau (CFPB), the U.S. Treasury, past U.S. Senator Bill Nelson and the National Consumer Reporting Association to push for correction of erroneous credit, noting that credit is the most important standard in a mortgage that ultimately results in homeownership. As one of the original 12 HCFAC members, Ms. Marron has learned how the four sectors of the HCFAC committee, 1) mortgage, 2) real estate, 3) housing counseling and 4) consumers, have benefitted by working together and has started a pilot program in Florida that bridges housing counseling services to independent mortgage professionals.

## ***Real Estate***

### **PAUL YORKIS**

Paul Yorkis is the Owner and President of Patriot Real Estate, Inc. in Medway, MA. He has been a real estate agent since 1991. In addition, Dr. Yorkis is a past chairman and current member of the Medway Planning Board and Medway Planning Commission. As a member of the Commission, he brought a real estate practitioner's perspective to growth and development discussions. Dr. Yorkis is a licensed construction supervisor. In addition, he is a licensed real estate instructor in the Commonwealth of Massachusetts. He is very active in the real estate community and has successfully lobbied the Massachusetts Legislature to raise the pre-licensing requirements for salespersons and brokers.

### **MARCIA E. LEWIS**

Marcia E. Lewis serves as the Chief Executive Officer (CEO) of the Memphis Housing Authority. As CEO, Ms. Lewis is responsible for administering Public Housing Programs for Shelby County, TN. This includes administering the 8,000-unit voucher program, overseeing public housing staff, overseeing an average budget of \$50 million, coordinating implementation of asset-based management and providing training for the team in the areas of program administration, client screening, and financial management. Additionally, she serves as President of Memphis Housing Strategies, Inc., HA's newly formed development, property management services and housing training affiliate. Prior to joining the Memphis Housing Authority, Ms. Lewis served as Hub Director in the Office of Public and Indian Housing at the U.S. Department of Housing and Urban Development (HUD). Over the course of a year, Ms. Lewis administered an average budget of \$200 million and approximately 27,000 units of housing. She managed implementation of HUD's public housing and housing choice voucher programs, insuring program compliance and providing technical assistance.

### **EJ THOMAS**

E.J. Thomas, is a returning HCFAC member and chair, and is the Pres. & CEO of Habitat for Humanity-Mid-Ohio. Mr. Thomas has served in this position for more than 14 years and is responsible for the oversight and operation of one of the nation's top dozen Habitat affiliates in terms of the number of homes constructed, rehabbed or repaired, which will equate to 100 families served in FY19. He oversaw a transition that resulted in the blending of both Habitat Licking County and Habitat Madison County into the central Ohio service area. He is co-founder and chair of the Affordable Housing Alliance of Central Ohio. Mr. Thomas is the past chairman of the State Support Organization of Habitat for Humanity Ohio, an organization that assists 60 other affiliates in the State through advocacy efforts and individualized training of affiliate staff in best practices, grant writing, and infrastructure acquisition. Mr. Thomas served eight terms as State Representative for the 27th District in north Columbus, as Chairman of both the Ways & Means and Finance and Appropriations Committees. He concluded 32 years as a USAF Colonel serving as an instructor pilot flying world-wide missions.

## *Consumer*

### **EDSELLE KEITH CUNNINGHAM, JR.**

Edselle Keith Cunningham, Jr. (Keith) serves as the Executive Director for the Louisiana Housing Corporation (LHC); appointed by the LHC's Board of Directors in January of 2017. Keith is committed to fulfilling the mission of the agency in providing housing opportunities for all people in the State of Louisiana. Over the last ten years, Keith has served LHC in many capacities. Prior to his appointment, he served as Interim Executive Director, Executive Counsel, and General Counsel where he managed bond financing, legislation, trial law, court procedure and established policies and procedures for state agencies. As Executive Director, Keith provides leadership and vision to ensure LHC effectively manages its programs, assists Louisiana residents in solving housing needs, and works toward achieving LHC's mission. Keith received a Bachelor's of Arts in History at Southern University and A&M College, and Juris Doctor degree from Southern University Law Center. His legal career began by working with his father, Edselle K. Cunningham, Sr. at the Law Offices of Cunningham and Associates. Shortly thereafter, Keith served as a law clerk for Judge Janice Clark in the 19th Judicial District Court Division "D" in Baton Rouge. In addition, he worked at the Department of Elections and Registration, and the Louisiana Serve Commission. Working in the public sector cultivated a passion and drive to establish a career in public services. That passion motivated him to continue the path of public service because as he states, "Helping others is what we are here for."

To enrich his professional growth and development, Keith has received certifications from the National Development Council and Fair Housing Training Academy. He also attended the University Norte Dame's Mendoza College of Business executive development program designed for State Housing Finance Agencies (HFAs). Keith is a member of the American Bar Association, Louisiana Bar Association, Baton Rouge Bar Association, National Association of Bond Lawyers, National Bar Association, Volunteers in Public Schools (VIPS), and Omega Psi Phi Fraternity, Inc. Keith was born in Ruston, Louisiana and raised in Baton Rouge. He is married with four children and resides in Baton Rouge.

### **AFREEN ALAM**

Afreen Alam, a returning HCFAC member, is a community leader who has been at the forefront of housing counseling both on the ground and on the intermediary level. Ms. Alam is the former Executive Director of Chaya Community Development Corporation (Chaya CDC), a leading South Asian organization in the country as well as a HUD-approved counseling agency. Chaya CDC works with a diverse base of renters, homebuyers, and homeowners in Queens, New York, with a focus on tenant rights, the home buying process, foreclosure prevention, and retrofitting. Ms. Alam, a former NeighborWorks America certified Housing Counselor, helped the organization to respond to the foreclosure crisis that impacted the Queens homeowners more than any other borough of New York City. Ms. Alam is an important leader in the Asian American and Pacific Islander community. She has supported the development of a number of organizations in New York City and beyond and has a deep understanding of the challenges and critical issues of housing.

## *Housing Counseling*

### **SONG HUTCHINS**

Song Hutchins is the Founder, President and CEO of Asian-American Homeownership Counseling, Inc. (AAHC), a 501(c)(3) nonprofit, HUD-Approved Housing Counseling Agency. This agency was established to empower and inspire low-to-moderate income communities to achieve and maintain the American dream of homeownership by providing counseling, educational tools and valuable resources. Ms. Hutchins is a dedicated leader, educator and HUD certified housing counselor. She is one of only a few certified counselors in Maryland. She is also certified to provide HECM counseling and is licensed to originate mortgages. Ms. Hutchins is the founder and current President of the DC Metro Chapter of the Asian Real Estate Association of America (AREAA), a national organization that advocates for affordable housing, housing policy and home mortgage programs that affect immigrant communities. She currently serves on National Board of Directors. Ms. Hutchins has over 30 years of management experience in the financial and mortgage industries and over 12 years of experience managing nonprofit organizations. She has held management positions including at Capital Point Funding Group, Inc. where she served as Vice President, Wells Fargo Home Mortgage where she served as Reverse Mortgage Sales Manager, and Chevy Chase and Riggs Banks where she served as Retail Sales Manager and Bank Branch Manager. Ms. Hutchins is involved with the Language Access Working Group initiated by Federal Housing Finance Agency, the National Housing Resource Center, the National Coalition of Asian Pacific American Community Development and the Maryland Community Development Network. She just received an award for 2019 Maryland Top 100 Women.

### **GLEN HOLMES**

Glen Holmes serves as President of Community Concepts Finance Corporation. (CCFC). He has extensive experience in growing sales, production and generating ideas. As President of CCFC, Mr. Holmes oversees the day to day operations of a \$12 million-dollar non-profit Community Development Financial Institution, He is skilled in human resources and negotiations and holds a strong belief that people should receive assistance in getting what they need rather encouraged to buy something they don't need. In his current position, working with a five-member Board of Directors, executive leadership and CCFC's parent organization, Mr. Holmes plans, designs and implements a strategy that lays out the direction and future vision of CCFC. In addition, he works with CCFC managers to develop new and improve existing outreach strategies to expand CCFC's reach into and impact upon the wider community. Mr. Holmes has held senior management positions both government and the private sector. He served as a non-commissioned officer in the United States Air Force until his honorable discharge in August 1987.

### **JUDY HUNTER**

Judy Hunter is a returning Federal Advisory Committee member. She retired from Rural Community Assistance Corporation (RCAC) on March 1, 2019. She was the Housing Counseling Manager since 2008. Ms. Hunter managed three housing counseling contracts that involve subcontracting pass-through funding to 55 housing counseling agencies. Ms. Hunter routinely partnered with the Santa Ana HUD office to teach workshops in the west as well as by webinar to alleviate the complexity of HUD regulations. She currently serves on the advisory board of the National Housing Resource Center and works actively with the HUD Intermediary group.