

Kathy Cummings

Senior Vice President

Homeownership Solutions and Strategic Relationships



Kathy Cummings leads the Homeownership Solutions and Strategic Relationships teams for Bank of America Home Loans Neighborhood Lending organization. Bank of America is one of the world's largest financial institutions, serving individual consumers, small- and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. We recognize that we can only be successful when the individuals, companies, communities and employees we serve are able to reach their vision of success.

Cummings supports Bank of America's \$5B Community Homeownership Commitment designed to help 20,000 families achieve the goal of sustainable homeownership as a responsible lender. This will be achieved through identifying and making available to our clients affordable housing programs offered by Housing Finance Agencies, local governments and non-profits across the country in addition to our proprietary offerings including 3% down products as well as down payment and closing cost grants. Additionally, she is responsible for managing strategic relationships working with our Real Estate Trade organizations and manages the Bank of America Connect to Own[®] fee for service homebuyer education program. Upon joining the bank in 2003, Cummings served as Technology Service Delivery Manager, delivering technology solutions to the mortgage business and has also served as National Pricing Manager for Home Loans.

Cummings has more than 30 years of experience in mortgage banking working both within business and technology organizations. Previous roles include System Administrator for National Production LOS and Information Systems Manager at J.P. Morgan Chase; Production Risk Management and Director of Fraud Management at Wells Fargo; and Production Risk Management Analyst at Prudential Home Mortgage. She also performs volunteer work for underserved communities and serves as vice chair of the Community Link Board of Directors, chairs the homeownership advisory council for the National Foundation for Credit Counseling, NCHCEC Advisory Council, National Industry Standards Committee, MBA Consumer Affairs Advisory Council, and LISC Charlotte Advisory Committee.