

# **OUR SPEAKERS FOR THE OMBA 2022**

## **AFFORDABLE HOUSING SUMMIT**



### **Marcy Ash, Director of Strategic Projects, Down Payment Resources**

Prior to joining the DPR team, Ash was Assistant Vice President and Senior Product Manager at Huntington Bank, where she was responsible for the developing, implementing, and managing the company's affordable lending products and programs. As a result of Ash's efforts, Huntington Bank saw a 700% increase in the number of loans closed to low-to-middle-income borrowers through the Ohio Housing Finance Agency.

With more than 28 years of valuable mortgage lending and product development experience, Ash is instrumental in nurturing DPR's strategic projects and partnerships.

Ash is also a state-certified continuing education instructor for the Realtors of Ohio, Michigan, and Kentucky. She has also been an annual guest speaker and moderator for the Ohio Housing Conference and has served as a member of the Ohio Housing Lenders Advisory board.



### **Laura Brunner, President & CEO, The Port of Greater Cincinnati**

Laura Brunner is President and Chief Executive Officer of The Port, a public, mission focused, quasi-governmental agency dedicated to expanding prosperity by repositioning real estate and creating value from land assets in a way that benefits everyone in Hamilton County, Ohio.

Since her appointment in 2011, Laura has leveraged her background in commercial real estate and public accounting to lead The Port in strengthening its platform to improve regional economic, social, and environmental conditions and foster greater economic mobility. Laura works closely with The Port's Board of Directors delivering on a three-pronged revitalization approach that guides its work – an innovative Public Finance practice that drives development; a holistic Neighborhood strategy that restores property to productive use and raises quality of life; and an urban Industrial revitalization initiative designed to create development-ready sites that support next-generation manufacturing to attract high paying jobs to our region. She launched an impact investing program to support these bold initiatives, creating a Patient Capital Note structure that raises private capital and a revolving loan fund to help distressed neighborhood business districts.

More recently, Laura led the unprecedented effort to keep the American dream of home ownership alive for many Cincinnatians by acquiring nearly 200 single-family homes previously owned by out-of-town investors who were renting these properties. The Port's intent in acquiring these homes is to create a pathway for homeownership.

Laura earned a bachelor's degree from Indiana University, and spent 15 years in the public accounting industry, achieving the status of partner at Barnes, Dennig & Co. She is the recipient of dozens of awards, including Cincinnati Enquirer Woman of the Year and the Merlin G. Pope, Jr. Diversity Leadership Award. She is also a board member of Cincinnati ArtsWave and the Queen City Club.



## **Gabe del Rio, President & CEO, Homeownership Council of America**

Gabe is President & CEO of Homeownership Council of America (HCA) providing vision, technical assistance, and lender services to CDFI's and investors in affordable lending. Gabe has extensive experience in building products, delivery systems, and technology focused on increasing access to credit for underserved communities.

Gabe has been instrumental in providing transformation consulting to nonprofit lenders through HCA's CLIMB program nationally. Gabe has authored a technical paper entitled "Untapping the Potential of Underserved Communities" illuminating underserved homeownership lending problem statements and solution option.

Prior to joining HCA, Gabe was the President of Springboard CDFI and the Nationwide Mortgage Collaborative, where he created the first national nonprofit CDFI mortgage bank, laying the groundwork for hub \$ spoke models. Before that, Gabe as COO for the Community Housing Works, while serving on several boards for housing, community development banking, and homeownership. He previously trained community development and housing counseling professionals for 7 years with NeighborWorks America.

Gabe has spent decades implementing and building best practices in housing counseling & down payment assistance lending, affordable housing and mortgage lending for underserved communities. He currently serves on two MBA committees – The Consumer Affairs Advisory Council and the Small Loans Task Force.

Gabe has a bachelor's degree from James Madison University and is a graduate of the School of Mortgage Banking with an Accredited Mortgage Professional designation – as the only AMP working in nonprofit nationally, Gabe also completed the Harvard Kennedy School of Government's Executive Program: Achieving Excellence in Community Development.



## **Bill Fischer, Vice President of Community Development, The Port of Greater Cincinnati**

William "Bill" Fischer joined The Port as Vice President, Community Development in 2019 to lead the organization's outreach efforts in neighborhoods throughout Hamilton County and with real estate developers in Greater Cincinnati. He focuses on housing and infill development, supporting The Port's goal to foster a wide range of urban residential options.

Bill works closely with the Hamilton County Landbank team to maximize The Port's work delivering holistic neighborhood revitalization strategies – repurposing unproductive real estate to achieve its highest and best community use, fostering new residential and commercial development.

Bill guides advancement of The Port's successful Rehab Across Cincinnati and Hamilton County (REACH) program currently under way in Price Hill, Avondale, Walnut Hills and Evanston. He also oversees the Port's affordable single-family development through the Homesteading and Urban Redevelopment Corporation (HURC) and works to strengthen community engagement to broaden partnerships that will serve the needs of neighborhoods undergoing change.

Bill has held community development leadership roles with the University of Cincinnati and City of Cincinnati Department of Economic Development where he honed his real estate and financial incentive negotiation, grassroots organizing and urban planning skills.

A frequent lecturer for the University of Cincinnati master's programs in planning and urban politics, Bill has also spoken about brownfields and the role they play in community revitalization. He was a long-term board member of the United Way of Greater Cincinnati's "Place Matters" Advisory Board.

Bill is a certified economic development finance professional by the National Development Corporation and active member of the International Economic Development Council, Ohio Economic Development Association and Urban Land Institute (ULI). He earned a Master of Public Administration from Northern Kentucky University and a Bachelor of Science in biological sciences at the University of Cincinnati.



### **Jason Fraley, SVP, Community Lending, Huntington Bank**

Currently, Jason is leveraging and expanding his skill set by tackling housing inequality and injustice, developing innovative lending programs, and running multiple Capital Markets operations functions. His current initiatives include launching new lending programs--including one through OCC Project REACH engaging community partners to understand local needs, running product mortgage and consumer lending product management, and overseeing functions like consumer pricing, post-closing, and missing documents. Previously, Jason served in compliance and risk management leadership positions for 10+ years, helping the Bank navigate CFPB/OCC exams, manage credit risk, develop a robust compliance risk management infrastructure, and implement regulatory change. A Team leader, Jason has managed and developed teams of 15 - 40+ people over the past five years, promoting internal development and enabling broader departments to achieve their goals.



### **Danny Gardner, Senior Vice President, Client and Community Engagement Single-Family Division, Freddie Mac**

Danny Gardner is senior vice president of client and community engagement for Freddie Mac's Single-Family division.

In addition to 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 Freddie Mac clients by educating them 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 to his role. He has spent most of his career in leadership positions 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.



**Donald Griffiths, Vice President National Operations, Union Home Mortgage and President, Ohio Mortgage Bankers Association**

Don Griffiths, President of the Ohio Mortgage Bankers Association (OMBA), leverages 43 years of industry experience to represent mortgage originators, servicers and related businesses across the state.

Prior to his role as president, Griffiths served the last six years on OMBA's Board of Trustees and Executive Board, most recently in the ascending positions of responsibility of secretary, treasurer and vice president. He is also Vice President of National Operations for Union Home Mortgage, a high-growth independent mortgage banking company with a world-class culture.



**Erin Higgins, Residential Lending Manager, Ohio Housing Finance Agency**

Erin Higgins joined OHFA in 2014 as its Homeownership Operations Manager. She came to OHFA with 30 years' experience in mortgage lending, having performed most functions of mortgage origination throughout her career.

Since joining OHFA, Erin has worked to align the Agency's programs and procedures with those of its lending partners. Erin is currently the Residential Lending Manager and also serves as board secretary of the Columbus Mortgage Bankers Association. Erin graduated from the University of Cincinnati with a bachelor's degree in Finance.



**Laird Nosulli, CEO, iEmergent**

Laird is at the helm of iEmergent. In a growing category of market intelligence providers, she has set iEmergent apart with its ability to provide lenders with a unique prism of historic, current- and future-focused demographic, economic, housing and competitor data at both the macro- and micro-level.

Laird has been with iEmergent on and off since 2005 and took the reins as CEO in 2014 to continue her father's opportunity-driven message that has been foundational to iEmergent's advisory approach and product development efforts.

Laird's passion for housing equity and countless hours collaborating with housing affordability workgroups have made her one of the industry's most sought-after speakers on serving diverse markets. She currently sits on two committees for the MBA's CONVERGENCE-Columbus program and is a national partner with the MBA across its broader CONVERGENCE initiatives.

Laird's world outside of the office is closely managed by her children Julien and Lina. When she isn't furthering iEmergent's market growth, Nossuli enjoys running, dressage, gardening and spending time outdoors.



### **Steve O'Connor, MBA Senior Vice President Affordable Housing Initiatives**

As senior vice president for affordable housing initiatives at the Mortgage Bankers Association, Steve O'Connor is rolling out affordable housing initiatives in several cities through Convergence. Starting with Memphis, Columbus and the latest addition of Nashville.

Steve's role in the association is to build partnerships to address affordable housing and create more homeownership opportunities for low income and minority consumers.



### **Jay Plum, EVP and Head of Mortgage, Fifth Third Bank, OMBA Vice President, and Affordable Housing Committee Chair**

James "Jay" Plum serves as executive vice president and head of Mortgage. He oversees the mortgage origination and servicing activities as well as the processing functions for home equity lending.

Before joining Fifth Third in April 2021, Jay served for 12 years in roles of increasing responsibility at Huntington Bancshares, most recently as executive vice president of consumer finance. In that position, he was responsible for the origination functions of mortgage, home equity and personal loans, and for card products. Under his leadership, the mortgage lending business grew to be the top mortgage lender in Ohio and home equity grew to be a top ten lender in the US.

Jay joined Huntington in 2009 as director of consumer lending after serving five years at Citizens Bank, where he rose to president of home lending, including mortgage and consumer lending. Jay began his career at Bank One in Cincinnati. He also worked for Provident Bank in Cincinnati, where he was manager of consumer lending, mortgage and card services.

Jay earned a bachelor's degree from Colgate University in Hamilton, New York, and an MBA from Vanderbilt University.

His commitments with professional organizations include service on the board of directors of the Mortgage Bankers Association, where he was a member of the Affordable Housing and Audit Committees. He also has served on the Consumer Bankers Association's Home Equity Committee, Equifax's Customer Advisory Board, Fannie Mae's National Advisory Board, the Debit Card Advisory Committee at Mastercard, TransUnion's Banking Advisory Board, and LendingTree's Customer Advisory Board.



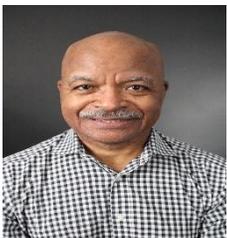
### **Jason Riveiro, Executive Director and COO, National Association of Hispanic Real Estate Professionals**

Jason Riveiro serves as Executive Director & Chief Operating Officer. Prior to joining NAHREP, Jason served as Sr. Director of Industry Relations at Notarize and held notable roles at Realogy including Head of Diversity, Equity & Inclusion and Vice President of Global Affiliate Service.

Riveiro has served on several boards including the Federal Reserve Bank of Cleveland's Business Advisory Board, U.S. Global Leadership Coalition, iHeart Radio's Community Advisory Board, and the Pittsburgh Pirates Diversity Advisory Board. To commemorate his contributions, Riveiro has been awarded the Univision Communications' Fellow, NAACP Freedom Fighter Award, LULAC National Presidential Citation, the Distinguished Hispanic Ohioan Award, and was recognized by Inman News as one of the five people driving the future at Realogy in 2021.

Jason holds an MBA from Xavier University, a bachelor's degree in International Studies and Business Administration from the University of St. Thomas in Houston, TX and has completed graduate courses at the Universidad de San Pablo-CEU in Madrid, Spain.

In his free time, Jason hosts a podcast focused on highlighting multicultural real estate professionals at <https://multiculturalre.com>.



**Rick Williams, President & CEO, The Home Ownership Center of Greater Cincinnati**

Rick Williams has led the Home Ownership Center of Greater Cincinnati for over two decades.

His mission, through the organization, is to strengthen communities through comprehensive economic and home ownership strategies. The Home Ownership Center is a non-profit organization that has been serving the Cincinnati metro area since 1973 and is a member of The Neighbor Works Network.

The Home Ownership Center facilitates rehabilitation and improvement of declining areas and deteriorating neighborhoods within Hamilton County, through pre-purchase, purchase and post purchase counseling and training. The home buyer training and financial fitness one-on-one counseling of the Center has served over 486 people.



**Monique Winston, President-Elect, Ohio Realtist Association (NAREB)**

Monique S. Winston is the Vice-President, National Business Development Executive at WFG National Title Insurance Company/Enterprise Solutions (WFG). Monique brings to bear over 24 years' experience in the title insurance industry with an unparalleled background in C- Suite and executive management, legal and compliance, operations, training and business development. At WFG, Monique is also Co-Chair of the Diversity and Inclusion Council.

Prior to her role at WFG, Monique was Chief Executive Officer (CEO) of Optima Lender Services (Optima) in Cleveland, Ohio. As a Minority Business Enterprise (MBE) Optima offered full Title and Settlement Services on residential and commercial properties.

Monique also served as Senior Vice President and Senior Underwriting Counsel for Stewart Title Guaranty Company. Monique worked in Stewart's National Legal Department in Houston, TX, where she provided substantial underwriting assistance to Stewart's National agents and worked closely with many of the nation's largest lenders. She was also instrumental in new product development and analysis.

**Having worked as a compliance/resource officer and a manager at Lender's Service, Inc. a large vendor management company in Pittsburgh, Pa, Monique developed a reputation as one of the young up and coming leaders in the title industry. She has become well-known as a teacher and lecturer and has developed a curriculum of fundamental title/closing courses and workshops.**

**Winston is a 1991 graduate of Duquesne University and a 1994 graduate of Duquesne University School of Law. She is a member of Delta Sigma Theta Sorority, Inc., a Public Service Sorority; Omicron Delta Kappa, The National Leadership Honor Society and The National Association for Professional Mortgage Women. On January 20, 2020 (Martin Luther King Jr. Day) Monique took the helm as President of the Cleveland Realtist Association (a division of the National Association of Real Estate Brokers). She was installed by United States Congresswoman Marcia L. Fudge. Monique also serves on the Board of Directors for The Urban League of Greater Cleveland and New Village Corporation (a division of Cleveland Neighborhood Progress).**

**In 2007, Monique was named one of the Top 40 Under 40 by October Research.**

**In 2010, she was featured in "Who's Who in Black Houston" and in November of 2013, she was featured in the ninth edition of "Who's Who in Black Cleveland". These publications recognize African- American achievers and prominent citizens, and celebrates African-American accomplishments.**

**In 2012 she received an invitation from the White House Business Council and Business Forward to participate in their business leader's discussions. Since 2012 Ms. Winston has participated in several discussions on matters pertinent to business leaders, particularly matters concerning the economic climate, housing market, real estate industry, small businesses/entrepreneurship and diversity.**

**Monique was featured as the cover story in the July/August 2016 edition of Phenomenal Woman Magazine. Ms. Winston also received the 2016 Tuck Scholarship Award. Nominated by PNC Bank and presented by the Financial Services Roundtable Supplier Diversity (FSRSD,). Ms. Winston was also selected to represent Cleveland entrepreneurs at the 2018 State of Black America Summit and National Urban League Legislative Policy Conference (LPC 2018) in Washington, DC. She was also selected by Crain's Cleveland Business as a 2018 Woman of Note as one of the top female business leaders in Northeast Ohio.**