



Kathy Cummings Senior Vice President

Homeownership Solutions and Strategic Relationships, Bank of America



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, NCHEC Advisory Council, National Industry Standards Committee, MBA Consumer Affairs Advisory Council, and LISC Charlotte Advisory Committee.



Mabél Guzmán

Broker, @properties in Chicago

2020 Vice President of Association Affairs of the National Association of REALTORS® (NAR)



Mabél Guzmán (ABR, CIPS, AHWD), a REALTOR® for more than 21 years from Chicago, Illinois, is the 2020 Vice President of Association Affairs of the National Association of REALTORS®. Mabél is a broker at @properties in Chicago, where she specializes in residential real estate, rehabbing properties, and working with investors. Economic development, housing advocacy, and public policy are Mabél's passions. At the national level, she has been a member of NAR's Board of Directors on and off since 2009 and has previously served on the

Executive Committee. On behalf of the National Association of REALTORS®, Mabél testified before the House Financial Services Committee in 2019 about the reauthorization of the National Flood Insurance Program.

In 2014 she served as Chair of the Conventional Financing and Policy Committee, where she also testified on behalf of NAR's more than one million members before the U.S. Senate Subcommittee on Urban Affairs and Banking on "Inequality and Opportunity in the Housing Market."

Mabél also served as the President Liaison for the 2018 Global Alliances Advisory Board, was a Global Ambassador to Brazil, and has experience serving on numerous committees. Those include Strategic Thinking, Meeting and Conference, Housing Opportunity, and Federal Housing and Finance. She's also served on two Presidential Advisory Groups.

At the state level, Mabél served on the Illinois REALTORS® Board of Directors from 2009 to 2011. In 2014, 2015, and 2018 she received the Illinois REALTORS® President's Medallion for Outstanding Service.

Mabél is also a member of the Chicago Association of REALTORS® and served as its Treasurer in 2009 and President in 2011. In 2012, the Chicago Association of REALTORS® named Mabél their REALTOR® of the Year. In 2016, she received the Community Service Award.

Mabél cares deeply about community service and has frequently partnered with Habitat for Humanity, One Hope United, and the First United Methodist Homeless Ministry. She is a longtime member of the National Association of Hispanic Real Estate Professionals (NAHREP) and was recognized in 2012 with a Community Service Award. She was named 2009 Member of the Year by the Women's Council of REALTORS® (WCR) of Chicago.



Dan Ellis

Executive Director, Neighborhood Housing Services of Baltimore, Inc.
(NHS)



Dan Ellis began serving as Executive Director of Neighborhood Housing Services of Baltimore (NHS) in September 2011. Since arriving at NHS, Mr. Ellis has refocused the organization through an extensive strategic planning process. During his tenure, NHS has experienced significant growth. Earned income, an insignificant portion of the budget at the beginning of his tenure, has increased to nearly \$1,000,000 annually representing over 40% of the annual budget. This has also fueled a 240% increase in the organization's annual operating budget. From 2017-2019 NHS helped 935 families purchase homes through coaching, counseling, and lending services and NHS helped 310 families preserve decent affordable housing largely through home repairs for seniors. Also, during his tenure, NHS has generated over \$30,000,000 of capital to support Baltimore City residents. Mr. Ellis currently serves as the Second Vice President of the National NeighborWorks Association and co-chair of the Lending Committee. This national association comprised of members of the NeighborWorks network includes strong community development organizations from across the country. NHS currently maintains a rating of "Exemplary", the highest possible rating from NeighborWorks America. Prior to joining NHS, Mr. Ellis served as Executive Director of Arundel Habitat for Humanity from 2006- 2009 overseeing a 175% increase in housing production during his tenure. From 2000-2006 Mr. Ellis was the first Executive Director of Pen Lucy Action Network, a non-profit serving the Pen Lucy neighborhood in North Baltimore. Mr. Ellis is a graduate of NeighborWorks America's 18 month "Achieving Excellence" leadership development program at Harvard University's Kennedy School. He has a Master of Divinity degree from Alliance Theology Seminary and a bachelor's degree from Bucknell University. An industry leader, Dan has been a speaker and subject matter expert on urban housing issues and lending across the country. Mr. Ellis has received numerous awards for his work. He and his wife Sarah have two grown children and live in North Baltimore.



Diane Tomb

Chief Executive Officer, American Land Title Association (ALTA)



Chief Executive Officer of the American Land Title Association (ALTA), Diane Tomb leads an organization focused on providing advocacy, education, networking and standards for an industry that operates in every county in the United States and employs nearly 110,000 people. Prior to joining ALTA, Diane served as the first executive director of the National Rental Home Council. She also served as president and CEO of the National Association of Women Business Owners. Previously, she served as Assistant Secretary of Public Affairs at the Department of Housing and Urban Development during the George W. Bush administration. Additionally, Diane was a senior executive at the Fannie Mae Foundation and worked in the White House under Presidents Ronald Reagan and George H.W. Bush. She currently serves as a commissioner on the Bipartisan Policy Center's Commission on Political Reform and on the Board of Visitors at the Fund for American Studies. Diane is also a member of the International Women's Forum of Washington, D.C.