

About the Speakers



C. Donald Babers

Deputy Regional Director, Region VI

U.S. Department of Housing and Urban Development
Fort Worth

Babers began his federal career almost 40 years ago when he joined HUD's Region VI office in Fort Worth in 1970. Since then, Babers has held several positions within HUD, including field officer director in the Dallas office. In 2002, Babers became the highest-ranking career HUD employee in the region's five-state area. He is a member of several professional organizations, including the Dallas Mortgage Bankers Association, Dallas Realtor Lender Committee, Dallas Board of Realtors and the National Association of Real Estate Brokers. Babers earned his bachelor's degree from the University of Texas at Arlington.



Brooke Boston

*Deputy Executive Director for Community-Based Programs and Recovery
Act Accountability and Oversight*

Texas Department of Housing and Community Affairs
Austin

Boston is currently the deputy executive director for community-based programs at the Texas Department of Housing and Community Affairs. In addition to managing the Neighborhood Stabilization Program and Community Affairs programs including weatherization, Housing Trust Fund and Housing Resource Center, Boston also oversees the Office for Recovery Act Accountability and Oversight. This office is responsible for ensuring consistent interpretation and application of federal Recovery Act requirements, generating crosscutting solutions for Recovery Act funds and providing streamlined reporting. Boston has worked with the department since 2000 in a variety of capacities, including managing the Housing Tax Credit Program and serving as the programs deputy. Boston has a master's degree from Florida State University and is a graduate of Leadership Texas and the Governor's Executive Development Program.



Victor J. Elmore

President and CEO

Texas Mezzanine Fund
Dallas

Elmore has led Texas Mezzanine Fund and served as a member of the organization's board of directors since 2005. A certified public accountant with over 31 years of experience in finance and accounting, Elmore entered the economic development finance arena in 1996 when he joined a Dallas CDFI organization as chief financial officer. He began his career with the Dallas office of Arthur Anderson & Co., where he obtained industry experience in home construction, oil well service, manufacturing, retail and the nonprofit sector. Elmore serves as a member of the boards of directors of the Visiting Nurse Association of Texas and Jarvis Christian College. He is also a member of Leadership Dallas 1999 and the Chairman's Task Force of the State Fair of Texas. Elmore earned his bachelor's degree from South Carolina State University and a master's degree from Texas A&M University—Commerce.



Kathy Flanagan-Payton

President and CEO

Fifth Ward Community Redevelopment Corporation
Houston

With over 15 years of experience in community development, Flanagan-Payton leads the nonprofit community-based development group in Houston's lowest-income neighborhood, focused on comprehensive neighborhood revitalization. She implements and maintains Fifth Ward Community Redevelopment Corp. programs, including homeownership specializing in new construction, mortgage loan packaging, multilevel rental housing and small business development. Previously, Flanagan-Payton worked as a divisional controller for Entercorp, a for-profit entity of the Sisters of Charity. Active in the community, she chairs the Community Development Association of Greater Houston, is a board member of Buffalo Bayou Partnership and a member of the Urban Land Institute. She earned her bachelor's degree from the University of Texas at Austin.



Donna J. Gambrell

Director, Community Development Financial Institutions Fund

U.S. Department of the Treasury
Washington, D.C.

Gambrell oversees the expansion of access to capital and financial services in critically underserved urban, rural and Native American communities, where one of the biggest obstacles to economic development is a lack of access to mainstream sources of private sector capital. She previously served as deputy director of Consumer Protection and Community Affairs in the division of Supervision and Consumer Protection at the Federal Deposit Insurance Corp. While at the FDIC, Gambrell spearheaded partnerships among financial institutions, government agencies and community-based organizations to promote community and economic development in areas devastated by Hurricanes Katrina and Rita, including low and moderate-income neighborhoods. Gambrell has also held positions with Resolution Trust Corp., Federal Savings and Loan Insurance Corp. and the U.S. General Accounting Office. In 2004, she received a National Public Service Award for her innovative work in formulating public-private partnerships. Gambrell received her bachelor's degree from Towson State University and master's degree from New York University.



Todd L. Hempstead

Senior Vice President, Single-Family Mortgage Business—Western Region

Fannie Mae
Pasadena, California

Hempstead is Fannie Mae's senior vice president of the single-family mortgage business for the western region. In his current position, he is responsible for achieving revenue, profitability and housing mission goals for Fannie Mae.



Gregory J. Hettrick

Director, Community Investment
Federal Home Loan Bank of Dallas
Dallas

As director, Hettrick leads a team that provides grants to fund gaps in the financial structure of affordable housing and community revitalization projects throughout the Bank's five-state district. Before joining FHLBD, Hettrick spent 17 years with Bank of America, including 10 years with its Community Development Corp. and Real Estate Development Group in Dallas. While there, he acquired, redeveloped and delivered more than 2,700 multifamily units. He also led the development and construction of several properties, including a 220-unit multifamily infill development that used low-income housing tax credits. Active in the community, Hettrick serves on the Mayor's Task Force on Affordable Workforce Housing, the Ferguson Road Initiative board of directors and the board of directors of the National Multi Housing Council. He is a former chairman of the Dallas Community Development Partnership and was previously involved with the Real Estate Council, Urban Land Institute and Home Builders Association of Greater Dallas. Hettrick earned his bachelor's and master's degrees from the University of South Carolina.

Steve LaFredo

Senior Marketplace Director
Citibank
Dallas

As commercial market director for the Dallas–Fort Worth area, LaFredo manages a team of commercial bankers and leads Citi's efforts to drive economic development through micro- and small-business enterprises. LaFredo's work to build community partnerships bridging traditional banking with the underserved community resulted in the ACCION Texas portfolio acquisition. Before joining the Commercial Business Group in 2006, LaFredo held various positions in Citibank's corporate, private and investment bank and then became the divisional director of treasury services in Citibank's east and central markets. He has served on the board of directors for many organizations over the past 30 years. Currently, he is part of a financial stability committee with the Dallas mayor's office and United Way, looking at building resources available to underserved individuals and microenterprise owners. He also serves on the board of directors of the Association of Enterprise Opportunity based in Washington, D.C. LaFredo earned a bachelor's degree from the University of Texas and a master's degree from New York University.



Gustavo Lasala

Chief Financial Officer
ACCION Texas
Austin

ACCION Texas' chief financial officer since 2004, Lasala is head of the finance and accounting, underwriting, collections and information technology departments. He is also responsible for Microloan Management Services (MMS), the first microlending service center in the country. He conceived and developed the scoring engine at the core of ACCION Texas services and MMS. Lasala, who initially joined ACCION Texas in 2003 as a Citigroup-sponsored intern, played a key role in the financial design and implementation of the historic \$30 million asset purchase agreement between ACCION Texas and Citibank. Before joining ACCION Texas, he spent 10 years working for national and international organizations in Latin America. Lasala earned a master's degree from the University of Texas at Austin.



Theresa Acosta Lee

Chief Lending Officer and Vice President
Texas Mezzanine Fund
Dallas

Lee has been Texas Mezzanine Fund’s primary lender since the organization’s inception in 1999. She has served as an economic development lender since 1994 and brought 15 years of bank commercial lending experience to providing underserved markets with access to capital. She currently serves on the boards of Texas Capital Bank Community Development Corporation and the Community Development Corporation of the Southwest. Lee is a past recipient of the Small Business Administration’s Financial Services Small Business Advocate of the Year award and was previously named Minority Business Advocate of the Year by the Dallas/Fort Worth/Arlington Minority Business Development Center. Lee earned a bachelor’s degree from Hendrix College in Conway, Arkansas.



David R. Lewis

District Community Affairs Officer, Southwestern District
Office of the Comptroller of the Currency
Dallas

Lewis is a district community affairs officer in the Office of the Comptroller of the Currency. In his current position, he provides training and information to both national banks and national bank examiners. Lewis joined the OCC in 1995 as one of 12 specialists to support community reinvestment, affordable housing, economic development and community services. Later, he served as the community development investments manager in the OCC’s Community Development Department in Washington, D.C. where he administered the agency’s national bank community development investment program. His previous posts include serving as the district director of Neighborhood Reinvestment Corp.’s Mid America Region, president and CEO of a Dallas small business assistance center and small business incubator, and as executive director of NeighborWorks Corp. in Louisiana. Lewis earned a master’s degree at Goddard College in Cambridge, Mass.



Rhonda L. Lewis

Small Business Administration Lending Manager
Wells Fargo Bank
Missouri City, Texas

Lewis serves as a credit manager for Wells Fargo Small Business Administration Lending with responsibilities in credit underwriting for 7A, 504 and SBA Express product with a focus on loans processed in Texas. As team lead, Lewis oversees the workflow, approves SBA loans for other underwriters and interacts on a regular basis with CDCs and SBA district offices in Houston, Dallas and San Antonio. She previously worked for OMNIBANK, N.A., where she serviced a \$50 million portfolio and served as a senior loan officer, overseeing the lending activities of loan officers at three branches, and later as executive vice president and director. Prior to joining OMNIBANK, N.A., Lewis was a vice president of RepublicBank Spring Branch, handling a \$21 million loan portfolio. Actively involved in the community, she has worked with the Houston Association of Government Guaranteed Lenders and Financial Women International. Lewis earned her bachelor’s degree from the University of Texas at Austin.



Alfreda B. Norman

Assistant Vice President and Community Affairs Officer

Federal Reserve Bank of Dallas

Dallas

Norman supports the Federal Reserve System's economic growth objectives by promoting community and economic development and fair and impartial access to credit. Norman was one of the first neighborhood development officers hired by Bank of America in Texas in 1992. In charge of developing a strategic community development plan to extend credit to low- and moderate-income communities, she went on to assume statewide Community Reinvestment Act (CRA) responsibilities with Bank of America's mortgage lending group. In addition to banking, Norman has been a supervisor in the city of Dallas Office of Cultural Affairs and held management positions at The Container Store headquarters in Dallas. Norman earned a bachelor's degree from Southern Methodist University and is a graduate of the University of Virginia's Graduate School of Retail Banking.



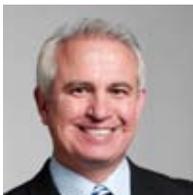
Dorothy A. Overall

District Director and Acting Regional Director

U.S. Small Business Administration

Oklahoma City

As district director and acting regional administrator, Overall oversees the delivery of Small Business Administration services to over 303,000 small businesses throughout Oklahoma. She began her career with SBA in 1970 in the Disaster Assistance Program in Gulfport, Miss. after Hurricane Camille. She continued working in the areas of business development and loan servicing until 1992, when she joined the Administrator's Office as the director of the Office of Advisory Councils in Washington, D.C. She completed the SBA District Director Candidate Development Program and was assigned the deputy district director post in Los Angeles. In 2000, Overall was named the SBA Oklahoma district director. She serves on a number of professional and philanthropic boards, including the Oklahoma Federal Executive Board Policy Committee, Oklahoma Center for the Advancement of Science and Technology Advisory Committee and the Oklahoma Department of Commerce Rural Advisory Committee.



Rick Padilla

Director, Corporate Relations and Housing Outreach

Freddie Mac

Denver

Padilla is responsible for new business development, lender relations, consumer outreach and mission-focused activities throughout the country. Prior to joining Freddie Mac, he was a national business development manager with NeighborWorks America. Padilla is currently a member of the Colorado State Banking Board. He is past chairman of the Colorado Division of Housing board of directors, served on the Colorado Blue Ribbon Panel on Housing and is a former board member on the Mile High United Way board. Padilla earned his bachelor's degree from the University of Colorado and a master's and law degree from the University of Kansas.



Jenita Reon

National Bank Examiner

Office of the Comptroller of the Currency
Houston

As a certified regulatory compliance manager, Reon is responsible for the compliance supervision of a mid-size bank in Oklahoma. She has over 30 years of experience working in compliance-related positions. She has also served as a loan administration supervisor at Hibernia National Bank, a fair lending analyst, a member of the Community Reinvestment Act committee and a Home Mortgage Disclosure Act coordinator.



T. Aaron Satterthwaite

Community Affairs Liaison, Western Region

Office of Thrift Supervision
Dallas

Satterthwaite's responsibilities include directing and managing the Office of Thrift Supervision's outreach efforts within the region and promoting compliance by OTS-supervised institutions with community reinvestment, fair lending laws and affordable housing initiatives. He also acts as liaison with and provides technical assistance to staff, examination personnel, thrift management and community groups on community development, affordable housing and access-to-credit issues. With 33 years of experience in the community development arena, Satterthwaite's career also includes posts with Federal Home Loan Bank of Dallas and the Federal Home Loan Bank Board, where he has worked in the areas of examinations, supervision and corporate activities. Satterthwaite is an accredited federal thrift regulator. He earned his bachelor's degree from Princeton University.



Nancy A. Wentzler

Deputy Comptroller, Global Banking and Financial Analysis

Office of the Comptroller of the Currency
Washington, D.C.

Wentzler is in charge of the economic and financial analysis of potential risks to the banking system and the development of risk models to serve as early warning tools for such risks. Prior to working at the OCC, she worked at the Office of Thrift Supervision in charge of developing systems for early identification of problem thrifts and provided regular reports through press conferences on the thrift crisis. She has also held positions as economic advisor and as inspector general with the Commodity Futures Trading Commission; as senior economist with the Office of Management and Budget; and as an adjunct professor at Virginia Tech. Wentzler earned her bachelor's degree from Penn State University and doctoral degree from the University of Wisconsin.

John R. Yochum

Senior Vice President and Director, Community Development Finance

Capital One Bank
Houston

A part of Capital One Bank's team since 2007, Yochum helped build a new affordable housing debt and equity portfolio in Texas as part of the bank's community reinvestment initiative. Before joining Capital One, he worked for Fannie Mae's American Communities Fund, purchasing debt participations in affordable housing construction loans from regional and national lenders. Yochum has also worked at Bank of America's Community Development Bank, American General Corporations (now AIG) and Sun Communities. As a vice president at Bank of America, Yochum originated affordable-housing construction loans. At American General, he worked in the company's land-development division, developing master-planned residential communities across the country. While at Sun Communities, a Detroit-based real estate investment trust, Yochum was involved in acquiring manufactured housing land-lease communities across the country.