

Speaker Biographies
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Robert D. Broeksmit, CMB

President & Chief Executive Officer
Mortgage Bankers Association

Robert (Bob) Broeksmit is President and CEO of the Mortgage Bankers Association (MBA). Bob is a senior finance executive and corporate officer with a 33-year career in the mortgage sector. He has directed all aspects of lending activities, including marketing, sales, operations, secondary marketing, loan servicing, and default management. He has also served as a mortgage underwriting expert testifying on many large, high-profile cases.

Prior to joining MBA in 2018, Bob served as President and Chief Operating Officer with Treliant, heading the firm's mortgage litigation support practice and serving diverse financial services clientele including large banks, independent mortgage lenders, community banks, credit unions, and service providers to the mortgage industry. As a Washington-based financial services consultancy, Treliant's mortgage practice included strategic advisory for executive management and corporate boards; litigation defense, including file reviews, litigation strategy, expert reports, and expert testimony; CFPB examination preparation and implementation of mortgage regulations promulgated by the CFPB and other regulators; and operational aspects of mortgage banking, ranging from origination to servicing and loss mitigation.

Before Treliant, Bob held senior leadership positions in the mortgage business, including fourteen years with Chevy Chase Bank (including after its purchase by Capital One), where he was Executive Vice President and President of its B.F. Saul Mortgage Company subsidiary. Bob also was a Vice President at Prudential Home Mortgage for seven years. He has overseen annual originations of \$9 billion, a balance sheet of \$10 billion in residential mortgages, and a servicing portfolio of \$20 billion. He also held positions at Great Western Mortgage, Krupp Residential Mortgage, and The Money Store.

Bob has served as the Chairman of the Mortgage Bankers Association's Residential Board of Governors and as a member of its Board of Directors. Firms under his leadership have garnered multiple awards for servicing operations excellence, including Freddie Mac's Tier One and Hall of Fame designations. He is a Certified Mortgage Banker (CMB) and a graduate of Yale University.

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Mayor Jim Kenney
Mayor of Philadelphia

A lifelong Philadelphian, Mayor Jim Kenney grew up the oldest of four children in a South Philadelphia rowhome. On January 4, 2016, Jim was sworn in as the 99th Mayor of Philadelphia. Since 2016, he has championed bold anti-poverty initiatives, including the expansion of free, quality pre-K; the creation of Community Schools; and the historic investment of hundreds of millions of dollars in parks, recreation centers, playgrounds, and libraries — all because Philadelphia became the first major city in the U.S. to pass a tax on sugary drinks. The Administration successfully led the return of the School District to local control, and continues to defend Philadelphia’s values as a Welcoming City while making significant strides in criminal justice reform. Now in his second term, Jim is focused on advancing racial justice and driving an equitable economic recovery from COVID-19 to ensure that Philadelphia is a city that works for all.

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Wendy Penn

Associate Vice President, Affordable Housing Initiatives
Mortgage Bankers Association

Wendy provides strategic leadership and management of the day-to-day execution of MBA's Affordable Housing Initiatives. She oversees the team's execution of MBA's CONVERGENCE place-based initiatives, the work of two MBA member advisory councils on affordable housing, MBA's Consumer Affairs Advisory Council, and a variety of task forces, and special projects.

Prior to joining MBA, Wendy was with the National Association of REALTORS® (NAR) for 15 years where she managed their Housing Opportunity Program. Her work focused on creating tools and resources and providing technical assistance to state and local REALTORS® associations to help them create affordable housing initiatives. Before NAR, Wendy worked at the National Retail Federation as Director, Member Services.

Wendy holds an MS degree in Management from the University of Maryland Global Campus and a BS in Communications from James Madison University.

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Michael Fratantoni, Ph.D.

Chief Economist, Senior Vice President
Mortgage Bankers Association

Michael Fratantoni is MBA's Chief Economist and Senior Vice President of Research and Industry Technology. In this role, he is responsible for overseeing MBA's industry surveys and benchmarking studies, economic and mortgage originations forecasts, industry technology efforts, and policy development research for both single-family and commercial/multifamily markets. Additionally, Fratantoni is a member of the Board of Directors of MISMO and the membership committee of MERS.

Prior to joining MBA, Fratantoni worked in risk management and senior economist roles at Washington Mutual and Fannie Mae. He received a Ph.D. in economics from Johns Hopkins University and a B.A. in economics from The College of William and Mary, and has served as an adjunct professor at the University of Washington, and Johns Hopkins, George Washington, and Georgetown Universities.

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Ira Goldstein

President, Policy Solutions
Reinvestment Fund

Ira Goldstein, Ph.D., is President of Policy Solutions at Reinvestment Fund, a results-oriented, socially responsible community investment group. Dr. Goldstein has conducted spatial and statistical analyses in communities across the US. Those studies are used by government and philanthropy to craft policy and allocate public and philanthropic resources. He also has conducted studies of mortgage foreclosures and abusive lending practices. His work supported government-initiated civil rights and consumer protection cases. Dr. Goldstein created Reinvestment Fund's proprietary Market Value Analysis (MVA), which is used in communities across the US. He also led the creation of Reinvestment Fund's childcare access gap analysis.

For over 30 years, Dr. Goldstein has been a lecturer for University of Pennsylvania's (Penn) Urban Studies program. He instructs in research methods, statistics, and housing policy. He is a fellow with the Penn's Institute for Urban Research. Before coming to Reinvestment Fund, Dr. Goldstein served as Mid-Atlantic Director of Fair Housing and Equal Opportunity at HUD.

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Corey McMillian

Director of Centralized Reporting and Analytics
Radian

Corey McMillian is the Director of Centralized Reporting and Analytics for Radian. As director, he leads the development of analytical and business intelligence solutions that support, Pricing, Risk Management, and Operations.

Specializing in risk management and analytics, Corey has over 20 years of experience leading consumer finance organizations in new market strategy, product development, and process optimization. Before joining Radian, Corey was Chief Risk Officer for Hyundai Capital Canada and was responsible for establishing Risk Management, Consumer, and Commercial operations in Canada for the greenfield enterprise.

Corey earned a BBA from Temple University and is currently on the Business Management Council at Temple University's Fox School of Business where he lectures, advises on curriculum, and mentors students.

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Cindy Waldron

Vice President
Freddie Mac

Cindy Waldron is vice president of Housing Insights and Solutions within Mission and Community Engagement in the Freddie Mac Single-Family Acquisitions Division. Her responsibilities include driving business solutions for the Single-Family business and its clients by leveraging research, data and analytics to target and overcome barriers to homeownership.

Through partnerships with lenders, nonprofit organizations, and industry networks, she addresses the issues of housing and financial education, homeownership preservation, affordability of housing, housing supply and access to credit.

Ms. Waldron also identifies opportunities for growth and oversees the design of offerings, programs and services that promote sustainable homeownership. In addition, she provides leadership and coordination of Duty to Serve, Equitable Housing and affordable regulatory goals by monitoring performance and providing insights to meet our community mission.

A mortgage industry veteran, Ms. Waldron joined Freddie Mac in 1999 and has held several leadership roles within Single-Family.

She holds an MBA in finance and entrepreneurship from the George Washington University and a bachelor's degree in math and business/economics from Augsburg University.

Freddie Mac makes home possible for millions of families and individuals by providing mortgage capital to lenders. Since our creation by Congress in 1970, we've made housing more accessible and affordable for homebuyers and renters in communities nationwide. We are building a better housing finance system for homebuyers, renters, lenders and taxpayers.

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Ernest L. Campbell

Retail Mortgage Market Manager
Wells Fargo Home Mortgage

Mr. Campbell is responsible for all aspects of sales, quality, profitability, risk, customer experience and team member development. He owns the strategic direction for the market and the execution of the company's major initiatives within that market. His current team consists of 160+ mortgage professionals.

His career in the mortgage industry has spanned 22 years, including 12 years with Wells Fargo and 8 years with HSBC Bank, where he was a District Sales Manager in their mortgage division before joining Wells Fargo in 2011. His background includes Sales Leadership, Business Development, Team Member Growth and Retention and Managing Strategic Partnerships.

Ernest has a BS degree in Business Administration with an Emphasis in Management from Missouri Valley College. He is a Board Member of the Philadelphia Urban League as well as several other real estate industry trade organizations both regionally and nationally.

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Kenneth Bigos

Executive Director

Affordable Housing Centers of Pennsylvania

Kenneth possesses more than nine years of experience in the field of community and economic development field. His main focus is homeownership acquisition and retention, particularly for first-time homebuyers and communities of color. Kenneth serves as the Executive Director of the Affordable Housing Centers of Pennsylvania, which works with clients that either have a goal of purchasing a house for the first time or resolving their mortgage delinquency. The organization is a HUD affiliated counseling agency that serves more than 700 clients on an annual basis.

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Annette Collier

Acting President
Philadelphia Metropolitan Board of Realtist

Annette has been an entrepreneur since she was ten years of age. Her first job was selling Christmas cards so that she could purchase her own ten-speed bike. That was a great feeling knowing that she had made this accomplishment. Her parents, James and Annabelle Collier were also very resourceful to her in guiding her in this endeavor. Since that time she has worked to always try to better herself through education, travel, and established networks of people.

After graduating from Lincoln University in Lincoln University, PA she worked for several corporations but knew that this was not her destiny. She remembered her mother talking to her about real estate being one of the best investments, therefore she decided at twenty-four years of age that she would work a 9-5 and night jobs so that she could have enough money to save to purchase her first home. She purchased a duplex, which was her first property at twenty-four years of age, and a couple years later purchased the next in the Fidler's Square section of Philadelphia. In later years, she purchased and developed real estate. Annette's belief to this day is that real estate no matter what the economy is can be one of the best investments. Most wealthy people across the universe possess real estate.

In 1997, after her mother's death, she received her real estate license and left the corporate world to become an entrepreneur full-time. Annette remembers speaking to her father about her plans and she says she will never forget him telling her, "God bless the child that has her own". Therefore she worked for a real estate brokerage for four years before establishing Able Real Estate in 2001. At such time she was able to establish a loan on her home to finance the renovations to her office building. Through faith all things are possible. Annette always keeps in mind that she cannot fail and that God would not have gotten her this far to fail.

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Will Gonzalez

Executive Director
Ceiba

Will Gonzalez, Esq. is the Executive Director of Ceiba, a Latino community-based organization in Philadelphia. He has over 40 years of experience working on the housing, economic, and civil rights of low-to-moderate income families, people who are Limited English Proficient, and immigrants. He has received numerous awards for his work including the Lifetime Achievement Award from The Legal Intelligencer (PA's premier legal publication).

The Philadelphia Foundation's Williams Award for Organizational Excellence and The Community Change Award from the Bread & Roses Community Fund recognized his leadership of nonprofits. He grew up in Puerto Rico, has a BS in Economics from Lehigh University and a JD from Rutgers University. Ceiba is the backbone to the Latino Equitable Development Collective.

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Michael Innis-Thompson

Senior Vice President, Head of Community Lending & Development
TD Bank

Michael Innis-Thompson drives TD's Community Reinvestment Act (CRA) operational strategy and execution across the Consumer and Commercial Banks. He is also responsible for building and directing TD's CRA and multicultural lending strategy for Mortgage and Home Equity, which includes strategic development and evolution of the community mortgage sales origination model, enhancement of product offerings and the development of marketing and channel strategies to better serve low- to moderate-income and multicultural communities. As the Head of TD's FLCoE, Michael supports our 1st Line of Defense and Fair Banking Compliance partners in the ownership and risk management of fair & responsible banking risks. Additionally, he provides fair lending subject matter expertise and guidance, ensures standardized reporting, and oversees end-to-end product and bank-wide fair lending risks.

Prior to joining TD Bank, Michael was the Managing Director for Community Lending & Investor Relations at MUFG Union Bank, where he conceptualized and stood up a new business unit where lending to low -and moderate-income and multicultural communities was implemented as a strategic initiative. Previously, he was Chief Compliance Officer for the Residential Lending Division, where he led the successful transformation of the compliance culture and function during the most comprehensive financial regulatory reform measures that were mandated by the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Earlier, as Business Development Executive for Bank of America, Michael led the affordable lending strategy and program for Home Loans. Additionally, as Fair Lending Executive for Home Loans, he built a best-in-class, risk-based fair lending program for mortgage banking, credit card, direct/indirect auto finance, small business and student lending, harnessing technology and data to optimize the program.

Michael's earlier experience includes Senior Director, Expanding Markets at Freddie Mac, Fair Lending Risk Management at Wells Fargo and Head of Regulatory Compliance for Mellon Mortgage Company.

He holds a Bachelor of Arts degree in Mathematics from Rutgers University.

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Doreen Graves

West Tennessee Liaison
Tennessee Housing Development Agency

Mrs. Graves joined Tennessee Housing Development Agency (THDA) in 2018. She is the West TN Liaison and covers 26 counties for the Industry and Governmental Affairs team with THDA. THDA was created by the state legislature in 1973 and began business in 1974 to help ensure housing is available and affordable to every county in Tennessee. In 2019 THDA turned 45 years old. Since its creation the housing finance agency has provided \$8.6 billion in mortgage financing to help over 123,000 Tennessee households to achieve homeownership.

Mrs. Graves has over 20 years as a Broadcast Executive. She has certification in non-profit management from Duke University, BA Western Illinois University, Certificate in Strategic Communication from Purdue University and Certificate in Inclusive Leadership from Catalyst University. Before working at THDA she was an Independent Consultant working with federal government contracts and major non-profits. Tennessee Ambassador League Institute Graduate.

Mrs. Graves is a member of NAREB, Urban Land Institute (ULI), NCSHA, SCORE, TAB, and NAACP. She volunteers in the community and mentors start up businesses, and new radio executives. She also gets enjoyment out of teaching computer classes to seniors.

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Keryna Johnson

Director of CONVERGENCE Columbus
Affordable Housing Alliance of Central Ohio

Keryna Johnson is the Director of CONVERGENCE Columbus. In this contracted role she supports the day-to-day operations of the coalition to ensure success, including working with members to accomplish the goals identified in the strategic plan, recruiting key stakeholders and to tracking progress achieved over time.

Previously, Kerna served as Legislative Analyst with Columbus City Council's Legislative Research Office where she provided policy research and led the City's financial empowerment initiatives. In this role she authored the City's Financial Empowerment Roadmap, a strategic plan for increasing the financial security of women and families, and launched a Financial Navigator program to ensure residents had access to financial guidance and resources.

Prior to relocating to Columbus, Keryna served as Senior Policy Advisor for City Council in San Diego, where she led affordable housing and homelessness prevention policy for the Office of Councilmember Georgette Gomez. Her policy wins included passing a citywide ban on Section 8 housing discrimination and developing fee waivers for the creation of accessory dwelling units to spur the development of affordable rental housing.

Keryna received her Master's degree in City Planning and Bachelor's in Business Management from San Diego State University. In her free time, she enjoys visiting Columbus' metro parks with her rescue pup Sydney, playing board games, and long road trips to explore other Midwest cities.

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Sarah Yeung

Consultant
Sojourner Consulting

Sarah Yeung has over 13 years of experience working in and partnering with community-based organizations. She has worked as a community developer, a policy advocate and researcher in Philadelphia and across the country.

She is the founder and principal of Sojourner Consulting, a consultancy which provides support for efforts to create new models in supporting place-based change and revitalization, through services ranging widely and including planning, research and strategic consulting. Sojourner brings an understanding of the systems which dictate land use and development, and how they affect communities of color, immigrant and LEP communities. She helps organizations and governments navigate and reposition their relationships to changing communities.

Sojourner has worked with clients ranging from The Village of Arts and Humanities, a non-profit arts and community-based organization in North Philadelphia, to the Mortgage Bankers Association and the Urban Manufacturing Alliance.

Recent projects include the development of case studies focused on urban manufacturing in mid-sized, post-industrial cities for the Urban Manufacturing Alliance, concept development and editorial support for a feature series on Asian Americans in the Philadelphia region which was published in four languages, for New Mainstream Media, and strategic consulting to develop an equitable development approach for the Friends of the Rail Park.

She volunteers in various organizations with the goal of strengthening the voice of community in policy and planning decisions.

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Steve O'Connor

Senior Vice President, Affordable Housing Initiatives
Mortgage Bankers Association

Steve manages MBA's efforts to support the affordable housing policy and business objectives of our members. He is also responsible for outreach to industry groups, consumer organizations, and other key stakeholders.

Steve leads MBA's Consumer Affairs Advisory Council and serves on a number of industry boards, including the National Housing Conference, the National Association of Hispanic Real Estate Professionals, Freddie Mac's Affordable Housing Advisory Council, the National Urban League's Business Solutions Council, the Homeownership Council of America, and Rocket Mortgage Consumer Advisory Council.

Steve joined MBA in 1996. Previously, he worked in government affairs for the National Association of Realtors and Freddie Mac. He also worked for Skyline Financial Services Corporation. Steve holds a Bachelor's degree in political science from Marquette University and a Master's degree in political science from American University.