



Cheryl Patton Malloy

Senior Vice President
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Cheryl Patton Malloy is Senior Vice President of Multifamily and Governance for the Mortgage Bankers Association (MBA). In this position, she oversees governance activities, which include acting as liaison with the MBA Board of Directors and coordinating policy governance issues between MBA's Residential Board of Governors (RESBOG) and Commercial/Multifamily Board of Governors (COMBOG).

Malloy is also responsible for multifamily activities, including representing MBA with the U.S. Department of Housing and Urban Development (HUD) as well as with Freddie Mac, Fannie Mae and other government agencies. She is the staff representative to MBA's multifamily committees.

Prior to joining MBA in 1985, Malloy was Director of Policy and Program Development at the Government National Mortgage Association (Ginnie Mae), where she was instrumental in the development of the Ginnie Mae ARM program and the implementation of the Ginnie Mae II program. From 1978 to 1982, she was with HUD in the Office of Housing in various positions dealing with multifamily insured and assisted housing.

Malloy graduated from the University of North Carolina at Chapel Hill with a bachelor's degree in economics and received a master's of public administration from the University of Southern California. She is a graduate of MBA's School of Mortgage Banking and its program for graduates and is on the board of the National Housing Conference.