



Housing Counseling Federal Advisory Committee

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



2025 Members of the Housing Counseling Federal Advisory Committee

Mortgage Industry

Carol Ann Dujanovich, Sr. Vice President-Director Reverse Division University Bank, is a mortgage industry veteran with over 40 years of lending experience, with the last 18 years concentrating on reverse mortgages. As Vice President-Director of Reverse Operations, Carol Ann oversees all aspects of the reverse mortgage transaction from the initial processing to post closing and Investor delivery. Carol Ann achieved her Direct Endorsement underwriting status with HUD in 1987. She is an active member of National Reverse Mortgage Lenders Association (NRMLA), serving on two committees, a former Board member of City of Fairfield Fair Housing, former Board member for Golden House, a domestic violence shelter, current volunteer for DVIS of Tulsa, OK. 1st Nations Reverse Mortgage, a division of Midwest Loan Solutions, is a multi-channel reverse mortgage lender doing business in 26 states.

Tamara Gifford is the Director, Community & External Relations for Onity Group (previously Ocwen Financial) in Virginia. She manages their relationships with all HUD certified housing counseling agencies and nonprofit partners and is responsible for their foreclosure prevention and borrower outreach strategy. She also works closely with mortgage industry and consumer advocacy groups to support housing counseling. She leads Onity Group's community relations strategy which includes borrower outreach. She has a strong background in government policy and advocacy as well as grant management and community outreach and engagement.

Sheri Eckles, Norcom Mortgage, Senior Vice President – Market Manager, New York is a New York State Licensed attorney with over 30 years of experience in the mortgage industry... Prior to her recent return to the private sector, Eckles spent almost 9 years managing the State of New York Mortgage Agency (SONYMA). Eckles was appointed to the Advisory Board of HomeSmartNY, a coalition of nonprofit housing counseling agencies in NY. Eckles serves as Vice President of the Mortgage Bankers Association of Northeastern NY and chairs the Education Committee. Additionally, she is the Secretary of the New York Mortgage Bankers Association where she leads the Membership Committee and co-chairs the Affordable Housing and Legislative Committees.

Consumer

Carol Ventura, CEO and Executive Director, Rhode Island Housing & Mortgage Finance Corporation (RIHousing) Carol is on the Election Committee and is a member of the Homeownership Task Force for the National Council of State Housing Agencies. She serves in several other civic and community organizations which include The Rhode Island Resources Commission, The National Housing & Rehabilitation Association and The State of Rhode Island Planning Council. She has 30+ years of experience expanding access to housing while also advancing policy, community, and economic development in the state of Rhode Island. (rihousing.com)

Elizabeth Karwowski Sdoucos is an Advisory Board Member at CredEvolv & Managing Host at Ten at Noon (www.tenatnoon.com). She was the Chief Operating Officer and Chief Customer Officer of [CredEvolv](#), a fin-tech platform that revolutionizes the way consumers achieve and maintain good credit. She was most recently the CEO of Get Credit Healthy, Inc., the company that was acquired by CredEvolv. There, she developed a proprietary process and software that seamlessly integrates with lender's Loan Origination Software (LOS) and Customer Relationship Management Software (CRM) to create new loan opportunities and recapture leads. Ms. Karwowski Sdoucos began her career with Ernst & Young and RSM McGladrey. In 2004, she left to start her own mortgage company, Trust One Mortgage Corporation. She received her Fair Credit Reporting Act certifications from the Consumer Data Industry Association in 2009 and has since worked extensively with HUD housing counselors and agencies. As a recognized credit expert and author, she has been featured on NBC and Fox News and published in Scotsman's Guide and Today's Chicago Woman.

Leigh Lester, Founder and Executive Director, Ubuntu Institute of Learning, is a member of The Appraisal Foundation Board of Trustees and has received the Global Champion Award for outstanding leadership in the "How Woman Lead" Organization. Ms. Leigh is an Affordable Housing professional with notable certifications and public service. www.ubuntulearn.org

Real Estate

Angie E. Liou, Executive Director, Asian Community Development Corporation Angie is a member of the board of directors of the Massachusetts Association of Community Development Corporations and National Coalition of Asian Pan Pacific American Community Development (National CAPACD). She is a nationally respected affordable housing planner, developer and provider. Asian Community Development Corporation (asiancdc.org).

Lawrence Batiste, Broker, Batiste Premier Realty, Riverdale, Georgia. Mr. Batiste's service to his profession includes as chairman of National Association of Real Estate Brokers (NAREB) and as past President of the Empire Board of Realtists, formed in 1939 to ensure equality in housing and the real estate profession for minorities. Since that time, he has served in many different capacities within NAREB where he has made a difference as National Convention Chair, service on the Executive Committee, the Board of Directors, and as Chief of Staff. Mr. Batiste has also served as a manager at the NID Atlanta Metro Housing Counseling Agency.

Paul Yorkis, President, Patriot Real Estate, Medway, Massachusetts, (Real Estate) is a seasoned real estate professional who through the National Association of Realtors and his work in his own community has been a voice for home buyer education, pre-purchase counseling and mortgage origination simplification. He has been a REALTOR® since 1991 and broker since 1994. In addition, Dr. Yorkis is vice chair of the Medway Redevelopment Authority and past chairman and member of the Medway Planning Board. He has brought a real estate practitioner's knowledge and perspective to growth and development discussions and decisions made by government bodies. Dr. Yorkis is a licensed construction supervisor and an approved real estate instructor in Massachusetts.

Housing Counseling

Helene Raynaud, *Senior Vice President, Housing Initiatives, Money Management International* Helene is a member of the FinRegLab Agency Advisory Council and Member of the Mortgage Bankers Association (MBA) Consumer Affairs Advisory Council. She also served as Board Chair of the Maryland Consumer Rights Coalition, and board member for the National Foundation for Credit Counseling (NFCC) She possesses 25+ years of housing experience and currently leads her organization in the development of new homeownership and financial capability partnerships and programs. (moneymanagement.org)

Hanna Tester, *Homeownership Director, Neighborworks Montana*; Hanna is a National Development Council (NDC) certified Affordable Housing Finance Professional recognized throughout the housing counseling industry, consulting and working with Intermediaries to build their networks and building a path forward for homeownership in rural and Tribal areas. She is a member of Montana State Housing Partnership and was instrumental in establishing the Montana Tribal Coalition.

David Young, *Capacity Building Director, Housing Action Illinois*, serves as an advisory board member of the National Housing Resource Center (NHRC). Mr. Young brings over 30 years of experience in Real Estate and Economic Development and Housing Program Management and has served on several boards, including the Illinois chapter of the National Association of Housing and Redevelopment Officials (NAHRO).