



## Fannie Mae Training Seminar – August 21, 2018

9:00 AM – 12:00 Noon (Registration 8:30)

### New and Updated Loan Products for Today's Home Buyers

#### Course Overview

This education course will provide information on NEW and UPDATED conventional loan products and down payment/closing cost assistance programs that are available for low-to-moderate income home buyers, and first-time buyers. Mortgage professionals will expand their knowledge on mortgage loan options available for their clients and resources available to assist in the home buying process.

#### Objectives

After attending this course, participants will be able to:

- *Understand changing demographics and its impact on the residential real estate industry;*
- *Understand new conventional product offerings including NEW financing for manufactured housing; and increase ability to assist clients choose the best mortgage option*
- *Understand how to effectively reach target populations (underserved families) and meet their unique housing and credit needs using new financing options with low-down payment options.*
- *Understand how Alabama Housing Finance Agency works with lenders throughout the state to provide more options to offer potential for low- to moderate-income homebuyers including affordable interest rates and down payment assistance.*

**Evet M. Francis, Sr. Business Manager, Fannie Mae**

**Cathy James, Business Development Manager, Alabama Housing Finance Authority**

**REGISTER NOW**

Location: Pine Tree Country Club, 5100 Pine Whispers Drive, Birmingham, Alabama 35210

Cost: Members \$49.00 Non-Members \$69.00 - Lunch only Members \$30.00 and Non-Members \$50.00

**Cancellations must be received 10 Days prior to event or all charges will apply. Substitutes are recommended.**

**Eveff Francis** is Fannie Mae's Senior Business Manager serving on the Community Lending team in the Single Family division. Ms. Francis is responsible for identifying and executing Fannie Mae's business activities in assigned market areas. In her current role, she works to expand sustainable, affordable homeownership and access to mortgage credit through the delivery of educational outreach and engagement with lenders, housing and community development professionals at the local, state and national level.

Based in South Florida, Ms. Francis initially joined Fannie Mae's Housing and Community Development division in 1997, serving as Deputy Director in the Florida Community Business Centers. She was also a member of Fannie Mae's America Communities Fund and Public Entity Lending teams providing financing to develop and renovate affordable housing units.

Prior to Fannie Mae, Ms. Francis served as Executive Director of Housing and Neighborhood Development Services of Central Florida, a not-for-profit agency focused on affordable housing development and homeownership counseling. Ms. Francis received a Master's degree in Public Administration from Harvard University and a Bachelor of Arts from the University of the West Indies.

**Cathy James** as the Alabama Housing Finance Authority's business development manager, is instrumental in the implementation of new programs to serve Alabama's homebuyers.

Also, she is responsible for the day-to-day operations of the Hardest Hit Alabama program, coordinates training for AHFA staff and outside partners, produces reports specific to the HHA program for internal and external use, approves requests for funding, and monitors program funding allocation.

She previously served as AHFA's affordable housing coordinator and oversaw loan reservation and approval for the First Step Mortgage Revenue Bond, Step Up, Mortgage Credit Certificate and Habitat for Humanity Loan Purchase programs.

Additionally, Ms. James is a promoter of AHFA's programs at tradeshow and conferences and through homebuyer and financial education seminars.

She has served on the governor's committee to improve affordable housing in Alabama's Black Belt counties.

Ms. James has been employed with AHFA since 1999 and has more than 20 years' experience in the mortgage banking industry. She is a graduate of Jacksonville State University, where she earned a Bachelor of Science degree with an emphasis on marketing.