

**July 23, 2020**

**Vince Malta**  
2020 President

**Bob Goldberg**  
Chief Executive Officer

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Chief Advocacy Officer / SVP

**Shannon McGahn**  
SVP Government Affairs

Danberry Carmon  
Associate Deputy Assistant Secretary  
Office of Housing Counseling  
U.S. Department of Housing and Urban Development  
451 7th Street SW, Room 9224  
Washington, DC 20410

Submitted via email: [HCFAC.application@HUD.gov](mailto:HCFAC.application@HUD.gov)

Dear Mr. Carmon

On behalf of the more than 1.4 million members of the National Association of REALTORS®, I support Paul Yorkis' application for an appointment to the Housing Counseling Federal Advisory Committee (HCFAC).

NAR supports counseling and homebuyer education so that consumers are better equipped to make sound decisions at every step of the transaction and to help them become default-resistant. In addition, we know that foreclosure mitigation counseling is a beneficial tool for homeowners facing a hardship that jeopardizes their housing stability. NAR views the HCFAC as an invaluable resource to offer advice to the Office of Housing Counseling regarding its mission to provide individuals and families with the knowledge they need to obtain, sustain, and improve their housing.

A REALTOR® for almost 30 years, Paul is a strong candidate for this appointment. He has extensive involvement in housing issues at the national, state, and local levels. Paul served as a member of NAR's State and Local Issues Policy Committee and served multiple terms on the Board of Directors. Paul was recently appointed to our Housing Opportunity Committee, which provides guidance on policy and programs related to housing counseling and home buyer education. The Massachusetts Association of REALTORS® elected Paul their president in 2017 and his local board, the Greater Boston Association of REALTORS® named him REALTOR® of the Year in 2011. A few years ago, Paul was instrumental in the planning and execution of a housing counseling stakeholders meeting in his home state of Massachusetts. The meeting provided an opportunity for identifying ways to bridge the information gap that exists between housing counselors and the homebuyers and sellers who can benefit from their services. Paul is also actively engaged in his community, serving as a volunteer teacher for first-time home buyer courses for the past 20 years.



NAR supported Paul's first application to HCFAC in 2018. Even though a variety of factors prevented the group from meeting as scheduled, Paul kept in contact with NAR staff to share information from the HCFAC and the HUD Office of Housing Counseling. Paul presented information about HCFAC during a meeting of the NAR Housing Opportunity Committee and continues to share information about the benefits of counseling with his fellow REALTORS® and REALTOR® association staff via email and social media.

As you can see, Paul is well qualified to serve another term with the HCFAC. NAR appreciates the opportunity to support Mr. Yorkis' nomination to the HCFAC. If you have any questions regarding this letter, please contact me or NAR's Vice President & Deputy Chief for Regulatory Affairs, Joe Ventrone, at 202-383-1095 or [JVentrone@NAR.REALTOR](mailto:JVentrone@NAR.REALTOR).

Sincerely

A handwritten signature in black ink, appearing to read "Vince Malta". The signature is fluid and cursive, with the first name being more prominent.

Vince Malta  
2020 President, National Association of REALTORS®