

***Topic: Affordable Housing and Neighborhood Preservation***

***Moderator: Marietta Núñez, Vice-President, Community Lending, Federal Home Loan Bank of San Francisco***

Ms. Núñez is responsible for developing and administering products and initiatives that address unmet community lending needs. She administers the Bank's Homeownership Set-Aside Programs, Individual Development and Empowerment Account (IDEA), Workforce Initiative Subsidy for Homeownership (WISH) and the recently launched Homeownership Preservation Subsidy (HPS) program that provides grants to low-and-moderate income households at risk of foreclosure to help with the refinancing or restructuring of their loans. Prior to joining the Bank, Ms. Núñez was program manager and small business consultant for ALAS, a community based organization serving low-income Hispanic women. Ms. Núñez was on the Board of the Women's Foundation project "La Cocina" and the Technical Advisory Committee of the San Francisco's Chamber of Commerce Workforce Housing Fund. Ms. Núñez received an M.B.A. from the Anderson School of Management at U.C.L.A. and a law degree from the University Complutense of Madrid, Spain.