

## **Debra S. Reyes**

Ms. Reyes is the founding President and CEO of Neighborhood Lending Partners, Inc. (NLP). NLP is a mortgage-banking lending consortium with membership representing 46 banks and thrifts in Florida. In 1993, NLP was formed to serve a three county market area. NLP now serves the entire State of Florida through three affiliated entities. NLP and its affiliates are not-for-profit community development lending organizations which have been certified by the U.S. Treasury Department as a Community Development Financial Institutions (CDFI) and the West Florida affiliate is also certified as Community Development Entity (CDE).

Debra's leadership has provided for the organizations growth through the expansion of its initial three county market area to serving the entire state, as well as growing the bank membership participation from thirty founding member banks to a high of over 90 banks, with a current membership of 46 banks. In addition, she increased the loan capital from \$50 million to in excess of \$250 million which through the various loan pools led to the development or rehabilitation of approximately 12,000 rental housing units with total lending activities exceeding \$337 million over the past seventeen years.

Prior to joining NLP, Ms. Reyes served in several senior management positions with regional banks, including Barnett Banks of Florida, First Florida Bank and Florida National Bank. In this capacity, Ms. Reyes managed the bank's CRA Compliance and Community Development Lending Programs, as well as serving as the Regulatory Compliance Officer. She has over 30 years of banking experience including significant managerial and administrative responsibility in the areas of credit policy and regulatory compliance. In addition, she served as an Assistant National Bank Examiner with the Office of the Comptroller of the Currency prior to beginning her banking career.

Among her community affiliations, Debra serves as a volunteer with Metropolitan Ministries and is an elder in her church. She has served on the Board of Directors of the National Association of Affordable Housing Lenders, the Community Reinvestment Fund and is currently serving on the City of Tampa's Affordable Housing Advisory Committee. Ms. Reyes previously was appointed to serve on the Federal Reserve Board's Community Advisory Council and was a member of Fannie Mae's Southeastern Regional Advisory Council.