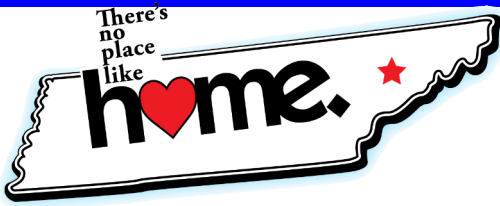


# THA ANNUAL MEETING

June 2 - 4, 2019



KEEPING AMERICA'S DREAM AFFORDABLE

*Dollywood's*  
**DreamMore**  
*Resort*  
2525 DreamMore Way  
Pigeon Forge, TN 37863  
Resort Front Desk: 865-365-1900

## SPEAKER

Monday, January 3, 2019

Annual Member's Meeting & Educational Session

**DENNIS SMITH**

**AFFORDABLE LENDING MANAGER**

**SINGLE-FAMILY AFFORDABLE LENDING AND ACCESS TO CREDIT**



Dennis Smith is an Affordable Lending Manager in the Single-Family Affordable Lending and Access to Credit organization. Mr. Smith manages the manufactured housing initiatives that support Freddie Mac's underserved markets plan.

A 20-year mortgage industry veteran, Mr. Smith has served the industry as an underwriter, underwriting and process manager, process improvement, product development and managed the CRA and Bond programs for a super-regional mortgage company.

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. For more information, please visit [www.FreddieMac.com](http://www.FreddieMac.com) and Twitter @FreddieMac.

  
We make home possible®