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Top Skills

Mortgage Lending
Mortgage Advice
Mortgage Preparation

Publications

FHA considers "Is the Juice Worth the Squeeze" on policies, protecting borrower 1st priority

Julienne Joseph, MBA

Chief of Staff, U.S. Department of Housing and Urban Development
Washington, District of Columbia, United States

Experience

U.S. Department of Housing and Urban Development
2 years 4 months

Chief of Staff
July 2023 - Present (3 months)
Washington, DC

Senior Advisor for Homeownership, Office of the HUD Secretary
January 2023 - June 2023 (6 months)
Washington, DC

* Serve as the Secretary-level point of contact and subject matter expert on all homeownership issues with a focus on expanding access to homeownership for diverse segments and first-time homebuyers.

*Serve as a surrogate for the HUD Secretary during external stakeholder engagements.

*Serve as the policy lead for the Biden Administration's Property Appraisal Valuation Equity (PAVE) Task Force that focuses on extracting racial discrimination from the appraisal process.

*Instrumental in the policy development, analysis, and operational implementation of the FHA Mortgage Insurance Premium Reduction (Feb 2023).

*Homeownership Goal Lead for the 2022-26 HUD Strategic Plan.

Deputy Assistant Secretary, Office of Single Family Housing- FHA
June 2021 - January 2023 (1 year 8 months)
Washington DC-Baltimore Area

*Oversaw the Federal Housing Administration's (FHA) insurance-in-force portfolio of more than 7.3 million loans with an unpaid principal balance of more than \$1.2 trillion.

*Managed all aspects of FHA's single-family housing operations, including origination and servicing policy, information technology strategy, quality control and lender enforcement, and institutional risk management.

*Provided management oversight of more than 700 employees.

*Published 28 pieces of Single Family Housing Policy over my 19-month tenure.

*Implemented FHA's COVID-19 Loss Mitigation Waterfall that prevented foreclosure for more than 1.7 million delinquent FHA borrowers.

*Implemented policy that incorporates Positive Rental History as a decisioning factor in FHA's automated underwriting algorithm.

*Implemented the Effective Income Calculation Policy that prevents borrowers from being denied financing for an FHA-Insured mortgage because of a COVID-related hardship that resulted in a temporary loss of income.

Mortgage Bankers Association

3 years 3 months

Associate Director of Government Housing Programs & Member Engagement

October 2020 - June 2021 (9 months)

Washington, District of Columbia, United States

As Associate Director of Government Housing Programs and Member Engagement at MBA, I worked closely with mortgage industry stakeholders, trade organizations, consumer advocacy groups as well as federal and state officials to shape residential policy for FHA, VA and USDA mortgages. In addition, I provided staff support for the following MBA committees: Residential Loan Production, FHA Subcommittee, VA Working Group, USDA Rural Housing Working Group, MBA's Affordable Homeownership Advocacy Council, and MBA's Residential Board of Governors Task Force on Small Balance Loans.

Assistant Director of Government Housing Programs & Member Engagement

April 2018 - September 2020 (2 years 6 months)

Washington, District Of Columbia

Commonwealth of Virginia

5 years 3 months

Housing Finance Program Manager

March 2017 - March 2018 (1 year 1 month)

Richmond, Virginia Area

As the Housing Finance Program Manager for the Virginia Department of Housing and Community Development, I oversaw the State and National Housing Trust Funds as well as the federal HOME program. I managed the competitive loan portion of these funding sources which are used to provide gap-financing for affordable & special needs multi-unit/family housing projects.

Program Administrator/ State and Federal Grants Specialist

January 2013 - March 2017 (4 years 3 months)

Richmond, Virginia

Administered the Neighborhood Stabilization Program; a \$42 million federal grant funded to the state of Virginia and then appropriated to entitlements, nonprofits, and third-party organizations for the purchase, rehabilitation, and resale of vacant and abandoned properties to low-to-moderate income buyers.

Administered the Trust Stabilization Program (TSP); \$1million dollar state trust fund awarded to the Virginia General Assembly and granted to DHCD for the rehabilitation of foreclosed homes and to generate homeownership creation.

Conducted programmatic and financial compliance reviews of grantees' activities for NSP and TSP.

Facilitated seminars, trainings, webinars and on-site technical assistance for grantees and their partners regarding regulatory and programmatic updates.

Instrumental in the return of \$28 million in program income funds to the state from the resale of more than 360 homes through the Neighborhood Stabilization Program.

Mortgage Literacy Advisors, LLC

Founder & CEO

April 2015 - March 2018 (3 years)

Richmond, Virginia Area

Mortgage Literacy Advisors, LLC

(Mortgage Preparation & Advisory Services)

A Qualified VHDA Homeownership Education Trainer

Mortgage Literacy Advisors, LLC is committed to providing the information borrowers need to choose the best loan product for their particular situation. Mortgage approval begins with being prepared and having a game plan. We will help clients organize their documentation before they reach out to their mortgage loan officer in order to expedite the loan approval process. In addition, we will help clients navigate from pre-application of their mortgage until closing.

Whether clients are interested in purchasing their first home, next investment property, or they are considering a refinance of their current mortgage, Mortgage Literacy Advisors, LLC can assist in making the best decisions about

residential financing. We provide honest answers with our clients' best interest in mind. We don't sell mortgages, but we have the experience and expertise that it takes to save our clients time, money and stress!

www.mortgageliteracy.com

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PNC

Financial Sales Consultant III

July 2011 - January 2013 (1 year 7 months)

Virginia Beach, VA

- Developed and executed daily sales strategies to expand PNC Bank's brand in Southeast Virginia.
- Consulted Business clients regarding lending, daily money management, merchant services and other solutions geared to stimulate revenue and portfolio expansion.
- Selected as a Champion Workplace Banker- Responsible for meeting with local business owners to discuss alternatives to reduce employee attrition through establishing a relationship with PNC Bank; including (but not limited to) direct deposit, reduced interest rates on loans, interest rate incentives on investments, etc.
- Utilized PNC's Cash Flow Optimizer Tool (CFO) to develop presentations for prospective Business Clients.
- Cultivated strong partnerships within PNC bank to support business owners in the achievement of their annual financial goals.
- Originated second mortgages, lot loans, vehicle, and personal secured/unsecured loans & lines of credit.
- Among the top producers in sales and customer service for Southeast Virginia.

Neighborhood Housing Services of Baltimore

Senior Homeownership Advisor

February 2010 - July 2011 (1 year 6 months)

- Partnered with Live Baltimore for a city-wide initiative to stimulate economic development through homeownership by educating prospective residents on the advantages of working and successfully owning a home in the Greater Baltimore area.
- Panelist for the Bank of America Baltimore Affordable Housing Summit

- Collaborated with the City of Baltimore and Councilman Elijah Cummings on several Foreclosure Awareness events focused on homeownership retention and education.
- Received Accreditation through Neighborworks America (A HUD-Subsidiary) to conduct Prepurchase and Foreclosure Counseling.
- Organized and facilitated First-Time Homebuyer classes that followed the “Realizing the American Dream” Curriculum sponsored by Neighborworks America. Classes occurred several times per month and addressed issues of predatory lending, the steps of the home buying process, how to select professionals involved in the purchase transaction and how to maintain their property and finances after closing to reduce the risk of foreclosure.
- Issued Homebuyer Certificates to clients who completed the HUD-Approved curriculum and counseling

Fulton Bank

Mortgage Consultant/Business Development Mgr

August 2008 - February 2010 (1 year 7 months)

- Document benchmarks in the home buying process while serving as the liaison between the mortgage lender, realtors, buyers, sellers and attorneys in all mortgage transactions.
- Established a community reinvestment program that allowed homeowners to donate settlement proceeds to non-profit organizations.
- Created weekly newsletters for distribution among real estate partners.
- Drafted reports that inform partners of critical corporate, guideline, and market changes.
- Initiated negotiations between homebuyers and sellers.
- Sponsored real estate seminars that expose the challenges facing the mortgage industry (to include literature development).
- Delegated responsibilities, when necessary, to ensure that real estate closings & settlement deadlines are met.
- Developed and nurture relationships with attorneys, builders, real estate and insurance agents.
- Originated residential real estate loans.

SunTrust

Mortgage Originator

November 2007 - July 2008 (9 months)

- Briefed clients and business partners of regulatory mortgage trends.
- Obtained Virginia Housing & Development Authority certification to conduct first-time homebuyer seminars.

- Employed an aggressive marketing strategy to strengthen my personal brand along with that of SunTrust Mortgage.
- Originated residential real estate loans.

First Horizon National Corporation
Relationship Manager/ Mortgage Originator
November 2006 - November 2007 (1 year 1 month)

- As the Branch Product Specialist, communicated product changes and modifications to team members.
- Sponsored “fiscal responsibility” and “financial wellness” seminars for seniors (reverse mortgages).
- Trained newly hired loan officers on pricing, compliance, program and product selection, and the company platform.
- Originated residential real estate loans.

Wells Fargo Home Mortgage
Mortgage Specialist/Business Development Mgr
January 2006 - November 2006 (11 months)

- Partnered with the Vice President of Wells Fargo’s Emerging Markets Division to promote the “Community Lending” Product Line. That particular division focused on assisting minority and low-to-moderate income homebuyers.
- Originated residential real estate loans.

SunTrust Bank
Financial Services Representative III
July 2003 - January 2006 (2 years 7 months)

- Generated over \$13 Million in production in 2005.
- Recognized as the “Top Performer for the Hampton Roads Region” in 2005.
- Consulted with clients to strengthen their investment portfolio.
- Trained new hires in the areas of Branch Compliance, successful business/ sales practices, and the branch platform.

Amtrak
Intern
May 2001 - August 2001 (4 months)

- Wrote (and edited) more than 15 articles for Amtrak’s company newsletter (“Amtrak Ink”).
- Apprenticed under the Editor of Amtrak’s Corporate Communications Department.

- Partnered with the Vice President of Marketing in the promotion of Amtrak's Long Distance Train Service.
- Served as Amtrak's media liaison, by supplying press releases, briefs, and all other correspondence to local news representatives.

Education

University of Virginia

Bachelor's Degree, English · (1998 - 2002)

Maryhurst University

Master of Business Administration (M.B.A.), Real Estate
Management · (2013 - 2015)