



**DARRELL BEAVERS**  
**Housing Development Team Leader, Oklahoma Housing  
Finance Agency**  
**(405)419-8261 [darrell.beavers@ohfa.org](mailto:darrell.beavers@ohfa.org)**

Darrell Beavers has administrative responsibility for 8 of the agency's 9 affordable housing finance programs, is a frequent moderator at National Council of State Housing Agencies meetings, and is the author of *The Affordable Housing Handbook – A Comprehensive Resource Guide for Affordable Housing in Oklahoma*. He is also an adjunct professor in finance and real estate at UCO and OCU, and is an active real estate broker and investor. Previously, Darrell was assistant VP/real estate for a major financial institution, was a commercial real estate broker with a large real estate organization, and was a financial consultant with an international securities firm.

Darrell holds a JD from OCU School of Law, an MBA from UCO, and a BS from OSU. He holds the Certified Commercial Investment Member (CCIM) designation from the Nat'l Assoc. of Realtors, the Housing Development Finance Professional (HDFP) designation from the Nat'l Development Council, and the Housing Credit Certified Professional (HCCP) designation from the Nat'l Assoc. of Homebuilders. He is a graduate of both the Executive Leadership Program at the University of Notre Dame and the Governor's Executive Development Program for State Officials.

Darrell is very involved in the community where he serves on the UCO MBA Advisory Board, participates in several real estate organizations such as the Urban Land Institute and the Oklahoma City Commercial Real Estate Council, and is on the alumni board of Leadership Oklahoma City.



**MIKE BORCHER**  
**Assistant Vice-President, Federal Home Loan Bank of  
Topeka (785) 438-6237 [mike.borchert@fhlbtopeka.com](mailto:mike.borchert@fhlbtopeka.com)**

Mike Borchert's background includes construction and development of residential, commercial and institutional properties throughout the United States. His experience includes projects utilizing conventional finance, 9% and 4% LIHTCs, HOME funds and tax-exempt bonds. Mike joined FHLBank, Topeka in 2011. He was promoted to assistant vice president and assumed his role as AHP Manager in 2013. He is responsible for directing the Bank's competitive Affordable Housing Program (AHP) and Homeowner Set-aside Program (HSP) for first-time homebuyers.

Borchert has a bachelor's degree in Education and a master's degree in Community and Regional Planning from the University of Nebraska in Lincoln.



**WANDA DEBRULER**  
**Owner, DeBruler, Inc.**  
**(405) 641-5090 [wanda@debrulerinc.com](mailto:wanda@debrulerinc.com)**

Wanda DeBruler, owns DeBruler, Inc. an Oklahoma-based consulting firm specializing in affordable housing and nonprofit development. Wanda helps executive leadership and management of dozens of federal, state and local organizations identify, secure and

invest in programs that enhance the lives of working families.

Her career includes various leadership positions with the Oklahoma Association of Community Action Agencies, the Oklahoma Department of Commerce, and consultant to federal and state government agencies, nonprofits, and private enterprises. She currently serves as president of the Oklahoma Coalition for Affordable Housing, advisor on OK Weatherization Policy Advisory Council, Consultant on National Community Service Block Grant State and Eligible Entity Technical Assistance Services (SEETAS) project, and Steering Committee Advisor for National Risk Mitigation Center. She previously served as lead on numerous federal demonstration initiatives, national boards and task forces. Visit [www.debrulerinc.com](http://www.debrulerinc.com).



**ANDREA FRYMIRE**

**Past President, Oklahoma Coalition for Affordable Housing  
(405) 278-7909 [afrymire@mheg.com](mailto:afrymire@mheg.com)**

Andrea Frymire is the Vice President Southern Region for Midwest Housing Equity Group, a nonprofit federal tax credit syndicator. She is responsible for all affairs and activities in the Arkansas, Oklahoma and Texas, including identifying and contacting potential investors and developers along with assisting the Acquisitions Department in the closing of all approved developments within her region. Prior to joining Midwest Housing, Andrea was Partner of Welcome Home Management Services, L.L.C., Dobson Mortgage Corp. and Broker/Owner of Oklahoma Investment Realty, Inc. Andrea is a graduate of Radford University with a Bachelor's Degree in Finance, and also holds a Real Estate Broker's License as well as a Real Estate Instructor License with the Oklahoma Real Estate Commission.

Andrea is also very involved in the community serving on the Board of Directors for the Oklahoma Association of REALTORS®, the Central Oklahoma Commercial Association of REALTORS®, and is Past President of the Commercial Real Estate Summit™. In 2015, Andrea assisted in the formation of the Oklahoma Coalition for Affordable Housing. She currently serves as Past President of the Board of Directors and Chairman for the Regional Housing Forums.



**DR. BRYCE LOWERY**

**Assistant Professor, Division of City and Regional  
Planning, University of Oklahoma  
(405)325-8953 [bryce.c.lowery@ou.edu](mailto:bryce.c.lowery@ou.edu)**

Bryce Lowery teaches urban design theory, site planning, and geographic information systems at the University of Oklahoma. His research focuses on environmental and social influences of neighborhood well-being, as well as, land use policies that aim to improve community health. Bryce's work appears in the *American Journal of Public Health*, the *Journal of Planning History*, and *Environment and Planning B: Planning and Design*. He serves as a reviewer for the *American Journal of Public Health* and *Urban Design International*.

Bryce received his Ph.D. in Policy, Planning and Development from the University of Southern California, a master's degree in landscape architecture from California State Polytechnic University, a master's degree in environmental policy and behavior from the University of Michigan, and a bachelors' degree in

economics and environmental studies from the University of Southern California.



**DAVID PUCKETT**  
**Senior Director, JLL Valuation & Advisory Services**  
**(918) 492-4844 x 104**      [david.puckett@am.jll.com](mailto:david.puckett@am.jll.com)

David Puckett graduated from the University of Oklahoma with a Bachelor of Arts in Economics. He has completed numerous courses and seminars through the Appraisal Institute. David is Senior Director with JLL Valuation & Advisory Services. He has been actively engaged in real estate evaluation and consulting since 2002.

David has performed appraisal services on all types of real estate including but not limited to apartments, garden office buildings, manufacturing facilities, warehouse and industrial facilities, mobile home parks, restaurants, and retail structures. He has performed valuations on proposed as well as existing structures. David has experience completing appraisals for mortgage financing, estates, equity participation, and due diligence support.

He has also completed numerous housing market studies for use in applications for Federal Low-Income Housing Tax Credits in Oklahoma, Kansas, Missouri, and Arkansas. In addition, David has also completed market studies, and appraisals for use in H.U.D.'s Multifamily Accelerated Processing (M.A.P.) program.

Prior to his employment with Integra, David was employed by the University of Oklahoma Center for Business and Economic Development. He worked as a data analyst for the All County Affordable Housing Study commissioned by the Oklahoma Department of Commerce. Responsibilities included demographic, economic, and real estate data collection from federal, state, and local sources, as well as interviews of the officials for the regional, county, and municipal planning districts, real estate market experts, and local economic development experts.

Clients served include corporations, financial institutions, public and private agencies, and investment firms.



**GLORIA R. REYNOLDS**  
**Community Affairs Specialist – FDIC, Dallas Region**  
**972-761-2413**      [glreynolds@fdic.gov](mailto:glreynolds@fdic.gov)

Gloria Reynolds is the Community Affairs Specialist for the FDIC's Dallas

Region. Gloria works with banks and communities to strengthen partnerships that benefit low- and moderate-income consumers and small businesses. She is currently assigned to Oklahoma where she

coordinates the Alliance for Economic Inclusion for Northeastern Oklahoma. Working in the Division of Depositor and Consumer Protection, she interacts with community-based organizations, businesses, bankers and the public to bring greater understanding of and compliance with the CRA and the fair lending laws, and to promote financial literacy.

Gloria joined the FDIC in 2010 following an extensive banking career. As Regional Director for Bank One, she directed the CRA and community development efforts of eleven officers focused on 36 markets across Louisiana, Oklahoma and Texas. Later she was promoted to National Director of CRA Compliance & Research where she managed the CRA

examination process for Bank One's two multi-state banking charters each of which was awarded an Outstanding rating in 2004. Following the merger with JPMorgan Chase in mid-year 2004, Gloria was appointed Director of Strategic National Alliances and Programs with responsibility for creating and strengthening relationships with large regional and national nonprofit partners.

Gloria earned a B.A. with Honors from the University of Texas at Austin. She is a member of the Texas State Bar having earned her J.D. from Southern Methodist University School of Law.

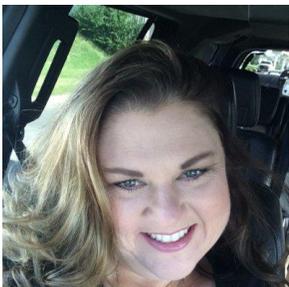


**STEVEN SHEPELWICH, CUDE**  
**Senior Community Development Adviser, Federal Reserve Bank of Kansas City**  
405-270-8675 [steven.shepelwich@kc.frb.org](mailto:steven.shepelwich@kc.frb.org)

Steven C. Shepelwich is a Senior Community Development Advisor at the Federal Reserve Bank of Kansas City, Oklahoma City Branch. Steven leads the Branch efforts to promote economic development and fair and impartial access to financial services in Oklahoma's low- to moderate-income communities and manages the District's workforce development program areas. In this role, Steven has lead a research and outreach initiative on the District's unbanked market, organized national conferences on innovations in consumer financial services, asset-based approaches in rural development and workforce development strategies.

Prior to joining the Federal Reserve Bank, Steven worked with national organizations focused on expanding the roles of financial institutions in low- income communities including leading banks and credit unions, microenterprise funds, and affordable housing loan funds throughout the country. Steven began his career by working internationally with microfinance, rural development, and refugee programs in Kenya, Burundi, and India for over six years.

A native of Fort Worth, Texas, Steven holds a B.B.A in Marketing from Texas A&M University and an M.S. in Resource Development from Michigan State University. He is a graduate of the Graduate School of Banking at the University of Wisconsin at Madison and a Credit Union Development Educator.



**MICHELLE TINNIN**  
**Native American Program Specialist, U.S. Department of Housing and Urban Development, Southern Plains Office of Native American Programs**  
P: 405-609-8532 E: [michelle.k.tinnin@hud.gov](mailto:michelle.k.tinnin@hud.gov)

Michelle Tinnin is a Native American Program Specialist with the Southern Plains Office of Native American Programs (ONAP) for the Department of Housing and Urban Development (HUD). Michelle specializes in preparing complex financial components for leveraged housing and economic development projects, supporting 48 Tribes throughout the six-state region of Oklahoma, Kansas, Texas, Louisiana, Arkansas and Missouri.

Michelle trains underwriters, processors, loan originators, realtors, Tribal employees, Tribal housing staff and Tribal members about the Section 184 Loan Program, Native American housing, community development, and leveraging financial resources. She serves on task forces that promote asset building, financial literacy and self-sufficiency for

Tribal people as ONAP's Title VI Loan Guarantee Coordinator, Green Development Coordinator and Promise Zone Liaison, Program Environmental Specialist, ConnectHome Native Program Manager.

Michelle has been with HUD since 1991, working in the areas of Single Family Housing, Multifamily Housing, Public Housing, Community Planning and Development and the Office of Native American Programs.

In addition to her work with HUD, Michelle is the proud step-parent to 4 children (quadruplets), served as a Chairman with the Oklahoma City Memorial Marathon for 14 years, serves in her churches numerous children's and youth ministries, and is a certified homebuyer counselor. Michelle is committed to seeing a successful future of Native American people and homebuyers obtaining the American dream of homeownership.



**TOM THULL**

**Director of Housing and Community Development, Federal Home Loan Bank Topeka**

**(785) 438-6029 [tom.thull@fhlbtopeka.com](mailto:tom.thull@fhlbtopeka.com)**

Tom Thull is the Director of the Housing and Community Development department at Federal Home Loan Bank Topeka. His staff of 16 administers Federal Home Loan Bank Topeka's Affordable Housing grant and Community Investment advance programs for Colorado, Kansas, Nebraska and Oklahoma. Prior to joining the Federal Home Loan Bank Tom was the State Bank

Commissioner for Kansas, served in the Kansas House of Representatives and held various commercial banking positions during his 22 years in commercial banking. Tom served on the Board of Directors of the Newton Area Chamber of Commerce, Harvey County United Way, and as Chairman of the Harvey County Economic Development Council.

Tom graduated from Kansas State University with a Bachelor of Science degree in Agriculture.