



Dear Opportunity Finance Network Members:

My name is Marshall Crawford and I seek your vote to become a member of the Opportunity Finance Network board of directors.

While an undergraduate at Western Kentucky University, a professor told me that “The basic justification for higher education is to enhance our social competence, so that we can make a more significant contribution to society.” Although I didn’t realize the magnitude of his words at the time, they still inspire pursuit to “make a significant contribution to society.”

As a board member, I am committed to serving your best interest and representing the Community Development Financial Institution (CDFI) community by working collaboratively with other industry leaders to influence and shape the operating environment in which we work. While serving on the board of directors, I will lend my expertise and passion to serve by demonstrating and promoting OFN’s core values of excellence and justice.

Over the last two decades, I have served our country with my commitment in the military, working in the federal government – the Department of the Treasury and the Small Business Administration Disaster Assistance - and several leadership roles with CDFIs. These experiences have provided me with a solid foundation to

build upon; after serving five years in the United States Army, I was more prepared to achieve my future endeavors. Through discipline I learned to be persistent and resilient in pursuing a college education and in my senior year, I completed a research paper about racial disparities in mortgage lending, which inspired an interest in banking. After obtaining my degree, I was determined to “make a more significant contribution to society.” Those words have anchored my ambition and commitment to building a better world through my personal and professional experiences. I started my professional career in banking as a mortgage loan officer before moving on to work for the federal government, where I was certified as a bank examiner, evaluating and enforcing regulatory lending practices in financial institutions.

Eventually, my desire to “make a more significant contribution to society” led me to the nonprofit industry and community development field. For the last 18 years, I’ve had the opportunity to fulfill my desire to build a better world by working for CDFIs that generate resources to improve the lives of low-to-moderate income families and ensure diverse communities. I’ve been blessed with the opportunity to make homeownership a reality for first-time homebuyers; prevent foreclosures for families with difficulties paying their mortgage; improve communities in New Orleans after the devastation of Hurricane Katrina; and countless other remarkable situations that have improved the lives of others by providing increased access to capital to diverse populations and communities.

Along this journey, I would be remiss if I didn’t acknowledge standing on the shoulders of giants who believed in my abilities and gave me an opportunity to get to where I am today. While I’ve committed myself to excellence and working

hard, the support and guidance of others have been the key to any success I may have achieved to this point in my life.

Since assuming my role as the president and chief executive officer of The Housing Fund, I've been incredibly excited to work with other CDFIs committed to "changing the conversation" about the industry and influencing how we shape our operating environment. OFN has been at the forefront of "changing the conversation" by encouraging dialogue in pursuit of social, economic and political justice through its' mission and core values. I am committed to strongly supporting and moving the conversation as an ambassador for the industry to ensure your voice is heard and you are thoroughly represented.

OFN plays an important role in providing its membership with innovative strategies and solutions to address the issues that plague the communities. As a housing advocate, I understand the fight against gentrification and displacement in the diverse communities we serve; displacement is disproportionately impacting black and Hispanic residents due to an influx of investment and policy changes. I offer my time and resources to broadening OFN's awareness and understanding of the various options available to serving the membership to mitigate these issues.

We are in a time where ethnic, racial and gender diversity are vitally important to our culture and industry. OFN is committed to ensuring these priorities are reflected geographically and within the intended outcomes of its members. I am committed to fostering an environment that is conducive to and greatly representative of the working environments of our membership and the populations we serve.

Again, I ask for your vote to represent you on the Board of Directors for OFN. Your vote will allow me to continue “making a more significant contribution to society” and to help OFN have a stronger voice in “changing the conversation” about the CDFI industry.

Sincerely,

Marshall E. Crawford, Jr., MPA
President & CEO, The Housing Fund.