



Carmen, Single Family Affordable Lending Business Development Manager at Freddie Mac. She is responsible for building and managing industry relationships as part of the Affordable Lending team.

She is committed to building awareness of Freddie Mac's offerings to support responsible lending, provide sustainable homeownership and improve access to credit for all borrowers.

As part of her ongoing responsibilities, she is focused on engaging with real estate professionals, and industry leaders in alignment with the company's affordable lending and access to credit, housing and financial literacy goals.

Prior to her current position, Carmen was the National Director of Strategic Growth Markets at Realogy Franchise Group, managing the industry relations with diverse organizations and working with its family of brands on building and executing their D&I strategies.

Carmen entered and grew her real estate career, starting as a real estate sales agent in 2002, became a managing broker in 2006, and became a real estate NYS certified instructor in 2009. She also managed the education and training department for an NRT owned firm, Coldwell Banker Residential Long Island & Queens region, as their education manager.

Amongst her many accomplishments, she was the 2011 President for The National Association of Hispanic Real Estate Professionals and currently is on their Corporate Board of Governors. Carmen founded the NAHREP Leadership Academy to help develop Latino leaders involved with NAHREP during her term as president. Carmen also sits on the AREAA Corporate Advisory Council.

Carmen was featured by Housing Wire as one of the "25 Most Influential Women in the Housing Economy," a finalist in the "Inman 100." and was featured in the 2014 Hispanic Executive Magazine.

I am thrilled to join Freddie Mac and being part of a team that is mission focused and creating solutions for affordable and sustainable housing, which aligns with my passion to be a change agent"