



## **HAWAII HOUSING FINANCE AND DEVELOPMENT CORPORATION**

### **Board Member Biographical Statements**

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#### **David Lawrence, Chairman**

David Lawrence is a Home Mortgage Consultant for Wells Fargo Home Mortgage of Hawaii, LLC, and has been working in the mortgage business for the past 4 years. In that capacity, he deals with housing finance and affordability issues on a daily basis. Prior to being in the mortgage business, he was the founder of the MEO Microenterprise Loan Fund in 1996, and Executive Director of the Hawaii Community Loan Fund, a Community Development Financial Institution with the US Department of Treasury. In that capacity he was able to leverage capital from multiple federal sources, National Foundations, and local Banks and Foundations, to provide access to capital for local business and non-profit enterprises.

Mr. Lawrence serves as Treasurer of the Board of Imua Family Services on Maui, and has lived on Maui for the past 26 years. He holds a BA and MFA from the University of California, Santa Barbara, and an MBA from the University of Hawaii.

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#### **Ralph Mesick, Vice-Chairman**

Ralph Mesick is the Executive Vice President in charge of commercial lending for the Bank of Hawaii, in charge of credit operations. Mr. Mesick has over 15 years experience with the Bank of Hawaii, working as both a corporate banker and real estate lender. He is actively involved in the real estate community having held roles as Chair of the Urban Land Institute Hawaii, Board Member of the Hawaii Community Reinvestment Corp. and Housing Hawaii. Mr. Mesick holds degrees from the University of Wisconsin and the University of Hawaii.

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#### **Betty Lou Larson, Secretary**

Betty Lou Larson is the Housing Programs Director at Catholic Charities Hawaii. She administers two transitional housing projects (Ma'ili Land in Waianae and Kawaihae on the Big Island) for homeless families. For 25 years, she has also directed the Housing Assistance Program on Oahu for elders, which provides housing counseling and assistance, shared housing, and a data base for affordable rental housing, the Oahu Housing Guide (see [www.elderlyaffairs.com](http://www.elderlyaffairs.com)).

Ms. Larson has served on the Rental Housing Trust Fund Advisory Commission and the Board of the Housing and Community Development Corporation of Hawaii (HCDCH). She currently serves on the Board of Directors of the Hawaii Housing Development Corporation (a non-profit), and the Affordable Housing and Homeless Alliance. She actively participates in Partners in Care, Hawaii Pacific Gerontological Society, and the Housing and Homelessness Committee of Neighborhood Board #8.

She earned a Masters in Asian Studies and a Masters of Social Work from the University of Hawaii-Manoa.

## Francis L. Jung

Francis L. Jung, a graduate of the New England School of Law and Harvard Law School is a senior member of the law firm of Jung & Vassar with offices just outside of Washington D.C. in Arlington, Virginia and in Kailua-Kona, Hawaii. Mr. Jung has over 34 years of experience as a practicing attorney and real estate developer with experience in all facets of land acquisition, pre-development planning, construction, finance, negotiation and drafting and review of commercial leases, land leases and real estate and construction agreements.

He previously served on the Board of Directors of the Housing and Community Development Corporation of Hawaii, predecessor to the HHFDC.

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## Richard Lim

Richard Lim, Director of the Department of Business, Economic Development and Tourism, has over 30 years of experience in banking and financial services. Mr. Lim is a co-founder of Sennet Capital, a Hawaii-based merchant banking firm that provides assistance to Hawaii companies with respect to mergers and acquisitions, capital sourcing and strategic planning. Prior to founding Sennet Capital, he was the president and chief operating officer of City Bank. Mr. Lim has been an active member of the community and currently serves on the boards of the Hawaii Institute for Public Affairs, the Pacific Asian Affairs Council, the Hawaii Technology Development Venture, the Korean American Foundation and the board of governors of Chaminade University. Mr. Lim holds degrees from Santa Clara University and Chaminade University.

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## Allan Los Banos, Jr.

Allan Los Banos, Jr. is currently the Safety Coordinator/Program Specialist for the Hawaii Masons & Plasterers Training Program, and is a Construction Instructor at Honolulu Community College. He has past experience as the Executive Director of the General Contractors Association, and as a consultant with BHP Environmental Technology International. He has been a board member of HMSA, the Masonry Institute of Hawaii and the Executive Board of the State Federation of AFL-CIO.

Mr. Los Banos previously served on the Board of Directors of the Housing and Community Development Corporation of Hawaii, and as Commissioner of the Hawaii Housing Authority, both predecessor agencies of the HHFDC

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## Paul Kyno

Paul Kyno has 27 years of real estate experience. He specializes in the sale of high-end homes, large tracts of land and commercial development properties. In 1993 he founded the Kauai Housing Development Corporation, a 501c3 non-profit specializing in the development of affordable housing. In 1993 – 1994 he represented the State of Hawaii on the Affordable Housing Advisory Council.

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## Kalbert Young

Kalbert Young, Director of Finance of the Department of Budget and Finance, has been the Finance Director of Maui County since 2004. He previously worked at the Kapalua Land Co., the state Legislature, and at Kamehameha Schools, where he served in the government relations, budget and financial planning, and internal audit divisions. Mr. Young was Maui County's first small-business advocate, working in the Office of Economic Development, where he led the effort to establish the Maui County Business Resource Center & County Store at the Maui Mall in Kahului. He attended the University of Hawaii at Manoa, earning a Bachelor's degree in American history and a Master's degree of business administration.

