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I wish to answer the two questions that you are asking about me: Why do I wish to serve on the Board of Trustees? How am I qualified to serve?

Why? I am deeply committed to preserving the character of our community and the value of our homes. We have all chosen to live in Sully Station II for the quality of life that it affords us. It is the duty of the Board to preserve the character of our neighborhoods so that we can continue to enjoy this quality of life. This means that we that we need to maintain our shared amenities: the community center, swimming and wading pools, recreation areas, tennis and multipurpose courts, ponds, tot lots, and common areas. We should explore the creation of one or more dog parks to add to these amenities. This also means that we must uphold the *2018 Architectural Design Guidelines and Standards* that protect us from abuse. The Board should be prudent stewards of our community.

Also, we must defend our community against any actions that would lower the value of our homes or limit their appreciation. In an era of rising inflation, we must ensure that our homes not only preserve their value, but continue to appreciate in value. We should actively encourage our members to maintain and improve their homes. We should communicate with the State of Virginia, Fairfax County, Centreville, and other civil authorities to learn of any plans or proposed ordinances that would adversely affect our property values.

Furthermore, I am a dedicated environmentalist. I participated in the first Earth Day on April 22, 1970 and have never parted with my youthful idealism. Our community has many natural features, including ponds, streams, and wetlands. It has borders with parks and protected natural areas, which shelter endangered species like the spotted brown turtle. We should support the conservation of these areas in by the relevant State of Virginia and Fairfax County agencies. In addition, we should explore simple measures, such as glass collection containers, that promote recycling and conservation.

How? I am a recognized expert in the U.S. housing and mortgage markets. I have more than 40 years of experience in commercial, investment, and mortgage banking. I have published several hundred professional and academic reports and papers.

I have been retained as an advisor and expert witness on housing and mortgage matters by numerous U.S. Government departments and agencies, including the Federal Deposit Insurance Corporation (FDIC), the Federal Housing Administration (FHA), the Federal Housing Finance Board (FHFB), the Federal Reserve Bank of New York (FRBNY), the National Credit Union Administration (NCUA), and the Securities and Exchange Commission (SEC).

I am the co-founder and a principal of a financial technology company, where I am responsible for the development and implementation of financial valuation models. I developed the models underlying our automated valuation model (AVM), which determines the value of single-family houses, condominiums, and cooperative units. Our AVM is licensed by numerous public and private mortgage lenders and servicers. Hence, I understand well the factors that influence residential property values. I will bring this expertise to the Board and where I will act to preserve our property values and the character of our community.