

CHARLES R. LOWERY, JR.
Director of Legislative Policy & External Affairs
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Charles brings over 20 years of mortgage, housing, and advocacy experience to his current position as Director of Legislative Policy & External Affairs for New American Funding, a growing independent mortgage banking company. Most recently, he served as the Director of State Regulatory Relations for Ocwen Financial Corporation, where he interacted with state regulatory representatives and industry groups by forging strong relationships and ensuring effective communication channels with state-based stakeholders.

Previously, Charles served for five years in different roles at the NAACP, including Interim Senior Director of the National Economic Department, where he managed the role of the NAACP in the economic area, and Director of Fair Lending and Inclusion, where he oversaw compliance with the NAACP's Responsible Mortgage Lending Principles and coordinated the role of the NAACP regarding national issues in the mortgage lending and consumer financial services arenas.

His experience in the mortgage and consumer financial services areas includes seven years as General Counsel and Legal Counsel with the D.C. Department of Banking and Financial Institutions; five years as Policy Counsel at the Center for Responsible Lending; and two years as Acting Director of Military Saves, a program co-sponsored by the Department of Defense (DoD) and the Consumer Federation of America.

Charles is admitted to practice law in the District of Columbia and Massachusetts and is a graduate of Stanford University (B.A. Economics with Honors) and the University of Michigan Law School.