



National Community Stabilization Trust

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DANNY GARDNER – CHIEF OPERATING OFFICER

Danny Gardner serves as the Chief Operating Officer of the National Community Stabilization Trust. In this capacity, he is responsible for the management of all assets dedicated to the efficient transfer of REO properties from financial institutions to municipal and non-profit purchasers as well as oversight for the Stabilization Trust's administrative functions. He oversees all day-to-day operations of the Stabilization Trust, including management of a “transaction desk” that facilitates the flow of properties from REO sellers to NSP buyers, oversight of community development managers that work with state and local NSP grantees and other housing providers, as well as the seller relationship manager. The operations center for the Stabilization Trust is Dallas, Texas, where Mr. Gardner currently resides.

Mr. Gardner has 17 years of experience in mortgage banking with prior experience in residential servicing, sub-servicing and originations production and operations. Most recently, he served as Senior Vice-President and National Director of Emerging Markets for CitiMortgage, with responsibility for all of its affordable housing, multi-cultural lending, community development strategies, products, assets and relationships. He previously was responsible for all Citi work with state and local housing finance agencies on behalf of Citi and First Nationwide mortgage entities.

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