



**Martin Eakes, Chief Executive Officer, Self-Help/Center for Responsible Lending.** Mr. Eakes co-founded Self-Help, a community development lender, in 1980. Self-Help has provided almost \$6 billion in financing to more than 60,000 homebuyers, small businesses and nonprofits and serves more than 25,000 mostly low-income families through 7 retail credit union branches. Self-Help reaches people who are underserved by conventional financial institutions—particularly persons of color, women, rural residents, and low-wealth families.

Mr. Eakes holds a law degree from Yale, a Master's from the Woodrow Wilson School of Public Affairs at Princeton, and a BA from Davidson College. A native of North Carolina, he is a nationally recognized expert on development finance and has been honored by the John D. and Catherine T. MacArthur Foundation as a MacArthur Fellow for his work. Other awards include the Credit Union National Association Wegner Award, National Consumer Law Center's Father Robert F Drinan Leadership Award, and the Annie E. Casey Foundation National Families Count Award. Among its many awards and recognitions, Self-Help was featured as one of twelve exemplary non-profit organizations in the book *Forces for Good: Six Practices of High-Impact Non-Profits* (2007)

In 1998, after learning that a Self-Help borrower was locked in an abusive loan, and that numerous other borrowers were having the same experiences he helped formulate the Coalition for Responsible Lending, a coalition of 120 financial institution CEOs and 86 organizations representing 3 million North Carolina citizens to stop predatory lending practices in NC and nationally. The work of the Coalition resulted in the nation's first anti-predatory mortgage lending law being enacted in the state of North Carolina in 1999. The Coalition was also responsible for helping sunset the authority for payday lending in state of North Carolina.

In 2002, Self-Help created a research and policy affiliate, the Center for Responsible Lending ("CRL") to protect home ownership and family wealth. CRL's staff includes attorneys, researchers, and policy analysts in North Carolina, Washington, D.C. and Oakland, CA who study and report on predatory lending matters and monitor legislative and regulatory activity in state capitols and in the US Congress. To date, the Center for Responsible Lending has helped American families save more than 4 billion dollars annually.