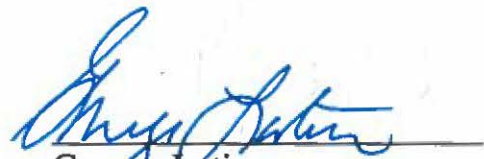


George Latimer
County Executive

WHEREAS, a vacancy exists in the membership of the Westchester County Housing Opportunity Commission:

NOW, THEREFORE, I, George Latimer, County Executive of Westchester County, in accordance with the terms and provisions of the Westchester County Charter, appoint Cecilia Alcantara, 100 Columbus Avenue, Apt. 6F, Tuckahoe, New York as an at-large member of the Westchester County Housing Opportunity Commission, to serve at my pleasure for the term August 11, 2021 to December 31, 2022.

Given under my hand
and seal this 11th day
of August, 2021.



George Latimer
County Executive

George Latimer
County Executive

August 11, 2021

Ms. Cecilia Alcantara
100 Columbus Avenue, Apt. 6F
Tuckahoe, NY 10707

Dear Ms. Alcantara,

It is my pleasure to appoint you to serve as an at large member of the Westchester County Housing Opportunity Commission, effective today, Wednesday, August 11, 2021, pursuant to the Laws of Westchester County §277.371. While members of the Commission serve at my pleasure, this is a fixed term appointment which will expire on December 31, 2022.

Your appointment is subject to confirmation by the Westchester County Board of Legislators, but your service begins immediately. You must complete the attached Oath of Office and file it with the County Clerk prior to the next Housing Opportunity Commission meeting, and provide this office with a copy within 30 days. Please contact the Department of Planning at (914) 995-2427 for the date, place, and time of the Housing Opportunity Commission's upcoming meeting for your participation.

When you have filed your Oath of Office, a Resolution to confirm your appointment will be submitted to the County Board of Legislators. As part of the confirmation process, you may be called before the Board to be interviewed.

Pursuant to Local Law, as a member of a Westchester County Board and/or Commission, you are responsible for adhering to the requirements of our Code of Ethics, which includes the annual filing of a financial disclosure statement with the County Board of Ethics. A financial disclosure form is attached.

Warmest wishes for a successful tenure.

Very Truly Yours,



George Latimer
Westchester County Executive

GL/wm

cc: Honorable Board of Legislators
Norma Drummond, Commissioner – Department of Planning
Joan McDonald, Director of Operations

Office of the County Executive

Michaelian Office Building
148 Martine Avenue
White Plains, New York 10601

Email: ce@westchestergov.com
Telephone: (914)995-2900

westchestergov.com

100 Columbus Avenue, Apt. # 6F
Tuckahoe, NY 10707
(917) 915 - 0452
E-mail: Celiaa09@gmail.com

CECILIA I. ALCANTARA

PROFILE

- A highly organized and detailed-oriented Counselor with over 14 years of experience providing thorough and skillful administrative support to executives.
- An independent and self-motivated professional with excellent research and writing skills; able to grow positive relationships with clients and colleagues at all organizational levels.

EXPERIENCE

- WESTCHESTER RESIDENTIAL OPPORTUNITIES, INC.** White Plains, NY
Homeownership Manager **2016-present**
- Develops and directs the implementation of goals, objectives, policies, procedures and work standards where applicable for the assigned program; interprets and complies with all applicable federal and state regulations
 - Monitors and directs or performs day-to-day operations of the Homeownership program to ensure that policies and procedures are being followed, that goals and objectives are met, and that services and projects are being accomplished efficiently and effectively; takes corrective action as necessary and, where subordinates are present, may relieve them of the most difficult, sensitive or controversial projects within the program.
 - Plans, organizes, administers, reviews and evaluates the work of subordinate professional, technical, support and operational staff where present, through subordinate supervisors and lead workers.
 - Conduct Face to face meetings with clients in default or at high risk with their mortgages to evaluate their financial situation and apply the appropriate retention or liquidation option.
 - Develops systems and maintains records that provide for the proper evaluation, control and documentation of assigned activities; prepares a variety of written correspondence, reports, procedures, directives and other materials.
 - Conduct workshops and one on one counseling with first time homebuyers, to help them achieve their dream of purchasing a home, this includes, credit review, affordability, budgeting, savings and applying for loans and grants.
 - Performs complex administrative duties requiring oversight, attention to detail and analysis; performs strategic planning and financial analysis, including assisting in preparation of specialized program and project budgets to include staffing and operational needs.

- WELLCARE HEALTH PLANS, INC.,** Newark, NJ
Medicare Benefit Consultant **2011-11-2012**
- Generate referrals utilizing sources other than support by corporate
 - Prospect for leads and convert to appointments
 - Utilize territorial model philosophy to maximize marketing efforts in attaining new enrollments.
 - Maintain disenrollment rate that is deemed acceptable from the company
 - Convert appointments into enrollments

- Event planning
- Achieve corporate enrollment goals
- Ability to communicate effectively in person and by phone
- Strictly adhere to all CMS and WellCare Marketing MIPPA regulations.
- Performs special duties as assigned.
- Public speaking
- Checking enrollment paperwork for accuracy
- Public relations
- Creating flyers, pamphlets etc.
- Traveling to other territories
- Conduct New member Orientations
- Telemarketing

MANUEL J. MACHADO AND ASSOCIATES, P.C., New York, New York

Legal Assistant

2011-08/2011

BRUCE K. MOGAVERO, ESQ., New York, New York

Legal Assistant

2010-2011

(NOTE: Change of ownership applies)

- Responsible for all activities related to Loss Mitigation
- Directed and assisted with interventions for clients to avoid foreclosures including development and implementation of repayment plans and Forbearance agreement
- Processed documentation to secure modifications from banks on behalf of clients
- Coordinated and participated on conferences and activities with the lender, servicing company and the attorney representing the bank to ensure results favorable to clients
- Attended and represented, in conjunction with lawyer, court hearings on behalf of the client with the bank and appointed referee/mediator
- Maintained knowledge of current lender product lines and special products
- Prepared and collated submission packages to lenders
- Ordered appraisals, title commitments, mortgage payoffs and payment histories
- Performed all verifications and ordered evidence of insurance
- Directed, coordinated and monitored activities to implement office policies and procedures
- Conducted Homebuyer Education Workshop
- Responded and resolved clients' complaints
- Provided financial counseling to individuals in debt, including calculation of debts and funds available to plan method of payoff and estimated time for debt liquidation, including ongoing counseling for personal and family financial problems, such as excessive spending and borrowing of funds
 - Conducted comprehensive overview of clients' financial situation
 - to assist client with creating a spending plan
 - to educate client on using available resources to meet priority expenses and support financial goals
 - reviewed debt obligations, including an analysis of the credit report
- Made recommendations for course of action relevant to the clients' particular situation
- Contacted creditors to explain client's financial situation and to arrange for payment adjustments so that payments were feasible for client and agreeable to creditors
- Established payment priorities to reduce client's overall costs by liquidating high-interest, short-term loans or contracts first
- Responsible for collections and billing of clients, including the tracking of payments and respective records

Freelanced as a Processor

2008-2010

- Reviewed and completed all relevant documentation to secure loans/mortgages for the clients of multiple mortgage brokers
- Liaison between bank and clients to secure closure of loans and coordinated all necessary activities to ensure timely closure of process
- Made recommendations to enhance established client process with a focus on improved communication to the client and other parties

AMERICAN SAVINGS BANK, Garden City, New York

Assistant Branch Manager / Processing Manager

2007-2008

- Managed all daily operations relative to loans/mortgages processing
- Maintained knowledge of current lender product lines and special products
- Responsible for implementing policies to expand the business
- Liaison between bank and clients to secure closure of loans and coordinated all necessary activities to ensure timely closure of process
- Trained new hires and conducted necessary orientations

EAST COAST EQUITY FUNDING MORTGAGE, CORP., Garden City, New York

Assistant Branch Manager / Processing Manager

2006 - 2007

(NOTE: Change of ownership applies)

- Managed all daily operations relative to loans/mortgages processing
- Maintained knowledge of current lender product lines and special products
- Responsible for implementing policies to expand the business
- Liaison between bank and clients to secure closure of loans and coordinated all necessary activities to ensure timely closure of process
- Trained new hires and conducted necessary orientations

CELASH CONSULTING, INC., Brooklyn, New York

Processing Manager

(Self Employed)

2004 - 2006

- Consulted for mortgage brokers and provided services related to loans/mortgage activities for their clients
- Assisted in the process of closure by acting as the intermediary between the bank, broker and clients
- Created a network of mortgage brokers through referrals and advertisements

NOVA STAR HOME MORTGAGE, INC., New York, New York

Home Mortgage Account Processor

2003 - 2004

- Processed Conventional, FHA, VA, and Subprime mortgages
- Ordered credit reports, appraisals and any related verifications
- Acquired proficiency in various lenders automatic underwriting
- Provided for all funding conditions

SOLTISS (Fashion District), New York, New York

Account Executive

2000 - 2001

- Served as liaison between clients and French Mill
- Coordinated ordering and delivery of samples to designers (clients)
- Processed confirmed requests with French Mill
- Addressed/resolved all issues brought up by client or French Mill to ensure the highest level of satisfaction by all parties

EDUCATION

International Relations SUNY Geneseo, Geneseo, New York June 1999

SPECIAL SKILLS AND ABILITIES

- Proficient in MS Word, Excel, Word Perfect, Loan Commander, Loan Tracker, and Outlook
- Sound interpersonal and public speaking skills
- In-depth knowledge of housing principles and practices
- Expanded knowledge of mortgage loans and money management
- Solid knowledge of property rights and deeds, financing options, mortgage underwriting and secondary market transactions
- Familiar with the State and Federal regulations regarding the Foreclosure Process
- Excellent problem solving skills
- Fluent in English, French and Spanish
- Licensed by New York State Insurance Department as an insurance agent for Life, Accident and Health

References will be provided upon request

COUNTY OF WESTCHESTER
OATH OF OFFICE

For Appointees to County Boards and Commissions

STATE OF NEW YORK)
) ss.:
COUNTY OF WESTCHESTER)

I, Cecilia T Alcantara do solemnly swear (or affirm) that I will support
(Print or Type Name)

the constitution of the United States, and the constitution of the State of New York, and that I will
faithfully discharge the duties of the office of Housing Opportunity Commission and for the
County of Westchester, according to the best of my ability.

Date: 8-26-2021

[Signature]
(Signature)

Sworn to and subscribed before me this 26th day of August,
2021.
Nancy Aladino
(Signature)
Nancy Aladino
(Print or Type Name)
Notary Public
(Title of Official Administering Oath)

NANCY ALADINO
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01AL6392655
Qualified in Westchester County
My Commission Expires: 6-2-2023

Mail original Oath of Office to Office to Andrew Ferris, Office of the County Executive, 148 Martine Ave., Room 916D, White Plains, NY 10601 for filing within thirty (30) days of the commencement of the term of office or the notice of appointment.