

The Foreclosure Problem in Western North Carolina Presenter Biographies

Celeste Collins

Executive Director
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OnTrack, formerly Consumer Credit Counseling Service of WNC, is a nonprofit, which serves the western 18 counties of NC. During her 15 years with OnTrack Celeste has been a credit counselor, housing counselor, and educator. Prior to joining the agency in 1993, Celeste was Vice President and Regional Sales & Marketing Manager for First Union National Bank's western region. A passion for helping people manage their money and credit better inspired Celeste to join CCCS. She graduated from UNC- Chapel Hill with a degree in Business Administration and concentration in accounting. Celeste's community involvement includes: First Baptist Church, Asheville downtown Rotary Club, Asheville Homelessness Initiative, Asheville High Business Alliance, Wildacres Leadership Initiative – Friday Fellows, WNC Nonprofit Pathways, (Asheville) Mayor's Affordable Housing Task Force, Buncombe County's Aging Plan Steering Committee, and Southern Community Bank's local board of directors. In addition, Celeste is currently the president of the Credit Counseling Association of NC.

Chris Estes

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Chris Estes became the Executive Director of the North Carolina Housing Coalition in the fall of 2003. Formed in 1988, The NC Housing Coalition is a statewide nonprofit membership organization that provides advocacy and resource information on affordable housing for low to moderate income North Carolinians. The Housing Coalition works on a broad range of issues from housing and services needed to end homelessness, workforce housing, housing for persons with disabilities, people in crisis and fixed income seniors, manufactured housing, foreclosure prevention, energy efficiency, access to transportation and entry-level homeownership. Chris holds two master's degrees from UNC-Chapel Hill: from the School of Social Work with a concentration on community practice and from the Department of City & Regional Planning with a concentration in Housing and Community Development. Prior to coming to the Housing Coalition Chris worked for a regional tax-credit equity syndicator and a nonprofit affordable housing developer in Raleigh.

Chris Kukla

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Christopher Kukla is Senior Counsel for Government Affairs at the Center for Responsible Lending in Durham, North Carolina. The Center is a nonpartisan, non-profit policy and research affiliate of Self-Help, a community development lender that has provided more than \$5 billion in financing to homeowners, small businesses, and non-profit organizations nationwide. Chris has been with CRL since 2002, and is primarily responsible for representing CRL in the North Carolina General Assembly. Chris also works with lawmakers and advocates in other states on consumer lending legislation. He received his law degree from the University of Notre Dame Law School, and received his B.A. in Political Science with honors from Alma College in Alma, Michigan. Prior to joining the Center, Chris worked for five years on Capitol Hill, most recently as Appropriations Associate and Counsel to U.S. Representative Nita M. Lowey of New York.

Alfred Ripley

Legal Counsel for Consumer and Housing Affairs

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Alfred Ripley is a North Carolina native and lives in Raleigh, where he has worked since 2003 as Legal Counsel for Consumer and Housing Affairs at the North Carolina Justice Center. His work includes policy development and advocacy at the North Carolina General Assembly where he has worked on efforts to protect consumers and homeowners. His legislative efforts have included keeping predatory payday lenders out of the state, creating a loan program to help laid-off workers avoid home foreclosure, and developing landmark legislation regulating mortgage servicers. Prior to joining the Justice Center, Al worked at the Center for Responsible Lending, at Self-Help Credit Union, as a litigator in private practice, and as a high school Special Education teacher. Al holds a J.D. and B.A. in Political Science from the University of North Carolina in Chapel Hill and a Master's in Education from North Carolina State University. He serves on several boards including his position as Chair of the Labor and Industry Committee for the North Carolina State Chapter of the NAACP.

Bill Whalen

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Pisgah Legal Services is a community based, non-profit law firm providing free legal assistance to low-income and elderly clients regarding civil law matters that effect basic needs. PLS serves residents of Buncombe, Henderson, Madison, Polk, Rutherford, Transylvania, and Yancey Counties. Bill Whalen is a senior staff attorney with Pisgah Legal Services. He is an Asheville native, a 1971 graduate of UNC-Chapel Hill, and received his Juris Doctor legal degree from UNC-CH School of Law in 1974. After several years in private practice, Bill joined PLS in 1980 to focus on consumer protection and debtor rights law. Among is various community service activities, Bill was a long-time board member and Past President of CCCS-WNC (now, OnTrack), and is Past President 28th Judicial District Bar.