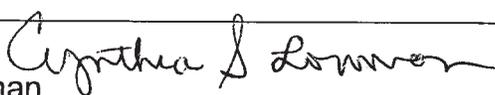


United States House of Representatives
Committee on Financial Services

“TRUTH IN TESTIMONY” DISCLOSURE FORM

Clause 2(g) of rule XI of the Rules of the House of Representatives and the Rules of the Committee on Financial Services require the disclosure of the following information. A copy of this form should be attached to your written testimony.

1. Name: Cynthia S Lowman 2128 124th Ave Hopkins MI 49328	2. Organization or organizations you are representing: United Bank Mortgage Corporation 900 E Paris Ave SE Grand Rapids MI 49546
3. Business Address and telephone number: <div style="background-color: black; width: 100%; height: 40px;"></div>	
4. Have <u>you</u> received any Federal grants or contracts (including any subgrants and subcontracts) since October 1, 2012 related to the subject on which you have been invited to testify? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	5. Have any of the <u>organizations you are representing</u> received any Federal grants or contracts (including any subgrants and subcontracts) since October 1, 2012 related to the subject on which you have been invited to testify? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6. If you answered “yes” to either item 4 or 5, please list the source and amount of each grant or contract, and indicate whether the recipient of such grant was you or the organization(s) you are representing. You may list additional grants or contracts on additional sheets.	
Signature:  Cynthia S Lowman	

Please attach a copy of this form to your written testimony.



Cynthia S Lowman
President - United Bank Mortgage Corporation 2000- present
United Bank of Michigan 1975 - present
Hopkins High School Graduate
Davenport University, Perry School of Banking degree, Southern Methodist University Advance
Real Estate Degree

Banking career has spanned 40 years in multiple roles and most recently managing the mortgage operation for the United Bank family of businesses. Cindy currently serves as co-chair of the Cascade Title agency which was founded in 2011 as a joint venture with another local financial institution after 14 years with the West Michigan Bankers Title for which she served as chairman for 4 years and maintained a seat on the board for 11 of the 14 years.

Cindy is a past president of the Western Michigan Mortgage Lenders Association and has had a seat on the Michigan Mortgage Lenders Association Board for the years of 2009-2011 and 1992-1993. Also served on the education and legislative committees Her role on the Retail Banking Committee of the Michigan Bankers Association has included 4 years as its Chair and 15 years on the committee working to maintain a positive legislative voice in Lansing on mortgage issues as they arise and working on the annual conference.

Was a trustee for the Michigan Bankers Captive MI agency
Since 2010, she has participated with the ABA on the Open Mortgage Market Committee working with that staff on legislative issues in Washington D.C. and is the current Chair for 2015-2016

She had been a member of the SBAM finance committee for 6 years.

Cindy taught at the Perry School of Lending for 12 years at Central Michigan University instructing the mortgage lending portion

She has taught Junior Achievement economics to high school juniors and seniors for 21 years and contributed to multiple local high schools with sessions on fiscal responsibility in lending. 2013 she was awarded Volunteer of the Year by Junior Achievement of West Michigan. She was also a recognized contributing author for a series published for use in the classroom.

She was awarded the James T Barnes Memorial Award in 2010 by the Michigan Mortgage Lenders Association for service to the industry and was honored with the President's Excellence Award in 2000 from the Chairman of United Bank of Michigan.

Served 12 years on the Hopkins Public Schools Board of Education and presided as Chairman, Vice Chairmen, Treasure and Secretary during that tenure.

Cindy participated with Wolters Kluwer Advisory Board for development of lending software for 3 years.



Cindy was a founding board member and chaired the Allegan County Domestic Violence shelter for 6 years