



Gail Cardwell

Senior Vice President, Commercial/Multifamily Policy and Member Services

Gail Cardwell is Senior Vice President of Commercial/Multifamily Policy and Member Services for the Mortgage Bankers Association (MBA). In this capacity, she manages the Commercial/Multifamily Group as it serves the needs of the association's members engaged in commercial/multifamily real estate finance. She is directly responsible for the development and implementation of regulatory policy, best practices and industry standards for the commercial/multifamily sector and serves as the communication conduit to MBA's commercial/multifamily membership.

Cardwell joined MBA from the Manufactured Housing Institute (MHI), where she served as MHI's President and Chief Executive Officer and principal spokesperson for this organization representing all aspects of the manufactured housing industry. Prior to that, she served as MBA's Senior Vice President of Commercial/Multifamily and held various positions within MBA since 1993, including senior director and director.

Cardwell also served as a senior investment analyst in the Washington, D.C., regional office of Metropolitan Life Insurance Company. She also appraised commercial real estate properties, closed loans on behalf of Metropolitan Life and MetMor (formerly Metropolitan's small loan subsidiary) and was a member of the Washington, D.C. Regional Investment Committee for MetMor. Prior to her work at Metropolitan Life, she was a commercial real estate researcher with the Economic Development Division of Arlington County, Virginia.

Cardwell received the Ronald F. McRoberts Award in 1996 from the Life Mortgage and Real Estate Officers Council for her exemplary service to the commercial real estate finance profession. She is also one of five founding board members, and continues to serve on the Advisory Committee of Suited for Change, a Washington, D.C., nonprofit association that provides professional clothing and ongoing career education to low-income women in the Washington, D.C. area moving from welfare to work.

Cardwell received a bachelor of science degree in international economics from Georgetown University's School of Foreign Service and a master's degree in city and regional planning from Harvard University.