

# Yanling Mayer

*Research Economist*

Texas Real Estate Research Center



Yanling Mayer is a housing economist at the Texas Real Estate Research Center. An experienced research economist with a record of extensive technical, analytical, and creative skills, she brings to her role two decades of experience in applied research and nearly 15 years in housing economics and analytics.

Prior to joining the Center in January 2025, Yanling was an economist at CoreLogic where she specialized in developing and translating housing data trends into consumer and industry insights. Her research insights have appeared in the *Wall Street Journal*, *New York Times*, and other media and industry news outlets.

She has conducted collaborative research on high-impact housing policy topics with scholars and researchers from academia, leading housing think tanks, and the real estate investment industry. Her research has been published in *Economic Inquiry*, *Real Estate Economics*, HUD's *Cityscape*, and the *Appraisal Journal*.

Previously, Yanling was an economist and director of research at FNC, an appraisal technology and real estate data analytics Fintech company, focusing on collateral valuation analytics and housing analysis. Her earlier experience included macroeconomic analysis and business forecasting at FedEx. She had also previously held an academic position at Southern Illinois University-Edwardsville.

Yanling received a Ph.D. in finance from the University of Mississippi and an undergraduate degree from the Shanghai University of Economics and Finance.

# Stephanie Weber

*Industry Leader for State and Local Government*

Appian



Stephanie Weber is the Industry Leader for State and Local Government at Appian, where she leverages her extensive background in both delivery and business development. Her career spans significant tenures at leading consulting organizations such as McKinsey & Company, Deloitte, NTT Data, and BearingPoint, as well as premier technology firms including Microsoft, Amazon Web Services, and Salesforce. Stephanie's career has focused on driving the adoption of innovative digital solutions and analytics to transform public sector operations, including writing the requirements for the first statewide portal, TexasOnline.

Her expertise is marked by a profound commitment to using technology to improve citizen interactions with government services, prioritizing inclusivity and accessibility. Her work encompasses leading transformational projects in cloud and application modernization, executing citizen engagement workshops, and implementing comprehensive customer experience mapping. These initiatives have significantly enhanced service delivery in sectors such as healthcare, transportation, and judiciary systems, ensuring that technological advancements translate into real-world benefits for communities.

Beyond her professional life, Stephanie engages deeply with her personal passions and community service activities. An avid outdoor enthusiast, she participates in mountain biking, stand-up paddling, hiking, and obstacle course racing. When not working or playing outdoors, she volunteers her time teaching computer literacy and supports efforts to retain at-risk students in school. Stephanie lives in Austin, Texas with her husband and french bulldog, Ace, and she has four children with whom she spends as much time as possible.

# Michael Stidham

*Director of Regulatory Affairs*

*Rocket Mortgage*



Michael Stidham is the Director of Regulatory Affairs for Rocket Mortgage. Michael joined Rocket Mortgage in 1997 and is currently responsible for developing and implementing regulatory strategies, driving regulatory activities for all jurisdictions, and providing regulatory guidance. Michael also ensures compliance with applicable regulations, guidelines, and reporting requirements, including periodic and annual reporting for Rocket Mortgage.

Michael collaborates with Rocket Mortgage's Government Affairs team to propose language changes to revise laws and regulations to keep pace with the continuous changes in the industry. Michael's work largely consists of working directly with state regulators to ensure transparency in Rocket Mortgage's day to day operations, and business initiatives.

Previously, Michael was responsible for oversight of Rocket Mortgage's Licensing Operations by monitoring changes in state licensing laws and statutes to ensure compliance was always achieved. An industry professional, Michael has years of experience with mortgage underwriting, holds his DE Underwriter certification, and has many years of leadership and team member development in the industry.

Michael has nearly 30 years of experience in the mortgage and banking industry and graduated with his Bachelor of Science in Finance from The University of Detroit, class of 1990. Michael was born and raised in the Metro Detroit area where he still resides with his two sons.

# William Purce

*Director of Mortgage Regulation*

Department of Savings and Mortgage Lending



William Purce is the Director of Mortgage Regulation with the Department of Savings and Mortgage Lending (SML). William is responsible for SML's Mortgage Examination and Licensing sections. He joined SML in 2021, after serving various roles with the Office of Consumer Credit Commissioner (OCCC), a state agency responsible for licensing and regulating the consumer finance industry in Texas.

William serves a committee member on the CSBS NMLS Policy Committee and the Board of Directors for the American Association of Residential Mortgage Regulators (AARMR). Previously, William served on the Texas Mortgage Fraud Task Force.

William received his Bachelor of Business Administration in Finance from the University of Texas at Austin.



# Ellena Meier

*Chief Mortgage Examiner*

Department of Savings and Mortgage Lending



Ellena Meier serves as the Chief Mortgage Examiner for the Texas Department of Savings and Mortgage Lending, where she has been a dedicated member of the team since 2005. Over the past 20 years, she has gained a deep expertise in mortgage supervision and regulatory compliance. In her role, Ellena oversees the Mortgage Examination Section, managing the mortgage examiners responsible for conducting approximately 400 examinations annually. She is responsible for coordinating the examination schedule, developing and implementing examination policies and procedures, supervising examiner performance, and ensuring the quality and consistency of Reports of Examination. Ellena is a Certified Mortgage Examination Manager (CMEM) through the Conference of State Bank Supervisors (CSBS) and recently served as Vice President of the Association of Residential Mortgage Regulators (AARMR) Board. Ellena is a proud graduate of the University of Texas at Austin.

# Chris Osuna

*Manager of Licensing*

Department of Savings and Mortgage Lending



Chris joined the Department in 2020 as the Manager of Mortgage Licensing. Since joining the Department, Chris has led the Mortgage Licensing Section through a 35% growth in licensees and registrants. Before joining the Department, Chris worked for the Texas Department of Insurance (TDI) for 20 years. While with TDI, Chris served as a financial analyst for eight years, where he reviewed company acquisitions, merger applications and holding company transactions. For the remainder of his time with TDI, Chris worked in the Company Licensing Division, where he supervised the Surplus Lines and Admitted Sections.