



## Board Appointment Form

City Clerk's Office

Appointing Office	Mayor Renard U. Johnson
Agenda Placement	Consent
Date of Council Meeting	04/29/25
Name of Board	Tax Increment Reinvestment Zone Number 5
Agenda Posting Language	
Appointment of Edward Houghton, V to the Tax Increment Reinvestment Zone Number 5 by Mayor Renard U. Johnson.	
Appointment Type	Regular
Member Qualifications	
Please see resume attached.	
Nominee Name	Edward Houghton, V
Nominee Email Address	
Nominee Residential Address	
Nominee Primary Phone Number	
Residing District	District 1
City Employed Relatives	N/A
Board Membership	
Public Service Board Selection Committee (February 25, 2025, to February 25, 2029)	
Real estate owned in El Paso County	
Previous Appointee	William Kell
Reason for Vacancy	Term Expired
Date of Appointment	04/29/25
Term Begins On	03/19/25
Term Expires On	03/18/27
Term	First Term

## **Cuatro Land Holdings**

Land Developer - Partner

El Paso, Texas December 2020 - Present

- Oversee land acquisitions
- Manage financing of land and construction operations
- Underwrite land purchases to ensure viability of the project
- Actively maintain and create new business relationships with home builders and realtors

## **Cadence Lending Group**

Mortgage Group - Partner

El Paso, Texas December 2018 - Present

- Oversee sales and operations of mortgage branches to ensure profitability, compliance with regulators and smooth delivery of loans to investors
- Collaborate with loan officers to structure unique mortgage strategies to help increase loan originations
- Manage underwriting department to assure loan turn times and compliance to regulations
- Actively maintain and create new business relationships with home builders and realtors in the community

## **WestStar Bank, Vice President**

Mortgage Group

El Paso, Texas June 2016 – December 2018

- Oversee sales and operations of mortgage branches to ensure profitability, compliance with regulators and smooth delivery of loans to investors
- Operate lock desk to guarantee margins set by management
- Collaborate with loan officers to structure unique mortgage strategies to help increase loan originations
- Manage underwriting department to assure loan turn times and compliance to regulations
- Actively maintain and create new business relationships with home builders and realtors in the community

## **Home USA Mortgage, *Senior Loan Officer***

Mortgage Group

Houston, Texas May 2005 – June 2016

- Created and maintained partnership with outside realty group yielding 20% increase in monthly revenues; expanded and managed additional staff to support increased volume
- Coordinate and simplify home buying process through ongoing relationships with mortgage banks, appraisers, custom home builders and title companies
- Structure unique mortgage strategies (VA, FHA, jumbo, conforming, non-conforming, fixed rate and ARM) to support diverse financial circumstances
- Actively cultivate new business ventures through event sponsorship and continuing education seminars

## **Bear, Stearns & Co. Inc., *Financial Analyst***

Public Finance Investment Banking Group

New York, New York July 2002 – July 2004

- Specialize in quantitative analysis and structuring of debt transactions for public sector clients, with transactions ranging from \$20 million to \$700 million
- Survey clients' existing capital structure and projected funding requirements, and recommend financing plans using both traditional debt and derivative-based structures
- Draft proposals, presentations, and correspondence for review by clients and other finance professionals, including attorneys, financial advisors, engineers and accountants
- Coordinate preparation and distribution of legal documents associated with public securities offerings, including Offering Documents, Trust Indentures and Escrow Agreements
- Clients include governments, governmental authorities and not-for-profit corporations operating in the healthcare, higher education, transportation and infrastructure sectors throughout the United States

## **Texas A&M University**

College Station, Texas May 2002

Bachelor of Arts, Economics

Minors: Business and Spanish