

# Cheryl Warrick

Illustration  
260 Arborway  
Jamaica Plain  
MA 02130  
United States

View the full portfolio at <http://www.thecreativefinder.com/cewbr>

## Professional Experience and Curriculum Vitae

Cheryl Warrick is a painter and self-taught editorial illustrator. Her fine art is collected nationally and internationally in private and public collections, including The Museum of Fine Art Boston, The Cleveland Museum, the RISD Museum and the Boston Public Library. Cheryl is based in Boston and is available for freelance assignments.

## Previous Clientele

UCLA Medicine Forest Hills Educational Trust Mortgage Banking The Goddess Dolls Impleo Company

## Awards and Accolades

1988 Massachusetts College of Art and Design, BFA, Painting 1996 Lesley University, M.ed, Creative Arts and Learning

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Please kindly get in touch for more information.

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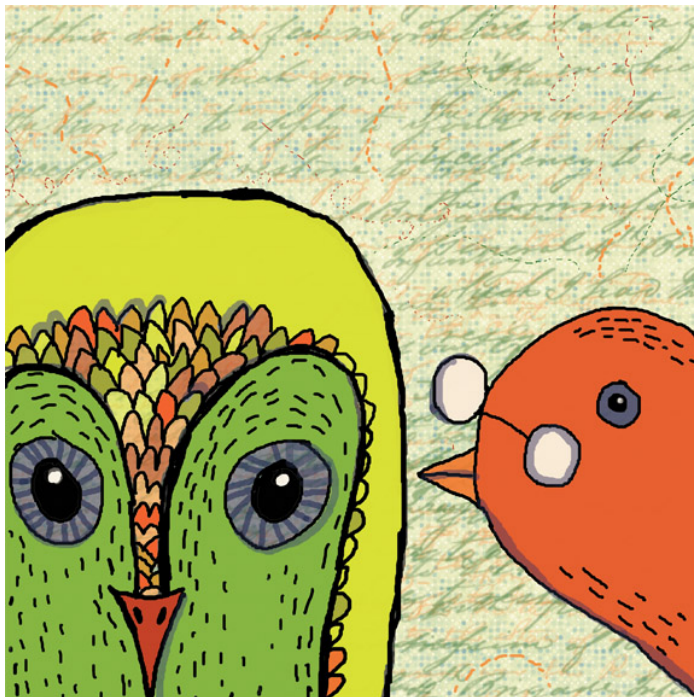




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Cover Report: Legislative / Regulatory

## Separating Fact from Fiction

BY VLADIMIR BERNHARD

Myths abound about the Home Valuation Code of Conduct. Here are some insights to help set the record straight.



**F**aster than a speeding bullet. More powerful than an ulterior motive. Able to impart false information in a single instant. It's not a bird, not a plane: It's the HVCC rumor mill. Rumors have always seemed to travel faster than facts, but add the speed and coverage of the Internet, and you've got a recipe for potential disaster. Given the controversy surrounding the Home Valuation Code of Conduct (HVCC), the result is tens of thousands of lenders that are following fallacies and half-truths, and compromising their business practices in the process. The HVCC contains some new ground rules for selecting and ordering appraisals that apply to the conforming mortgage side of the business. The code of conduct is the result of an agreement between the New York state attorney general, the Federal Housing Finance Agency (FHFA) and government-sponsored enterprises (GSEs) Fannie Mae and Freddie Mac, that's intended to enhance the independence and accuracy of the appraisal process. What does it all mean for the industry? In short, it means that only loans sold to Fannie Mae or Freddie Mac are affected, and despite what it may seem, the code wasn't designed to impair the appraisal process—it was actually designed to enhance it. The issue is that, with so many rumors circulating, companies are making HVCC compliance harder than it needs to be. The truth is that many of the "problems" associated with HVCC aren't the fault of the code itself, but rather with the way organizations are addressing the issue, in my view. Lenders relying on rumors to dictate how they address HVCC compliance seem to be making the whole process a lot harder and more burdensome than it has to be. By learning the truth underlying the top six HVCC rumors, lenders may be surprised at how easy it is to uphold their business objectives while staying well within the bounds of compliance.

## THE GODDESS DOLLS®



Know the Power of Love

- Home
- About Cintra
- the Channel
- Aphrodite
- Purchasing

Discover the Goddess in you!

What is a goddess? A goddess is a luminous and fearless being who holds a great power and promotes the oneness of all humanity and the sacredness of all life. Goddess energy, glorious divine feminine energy, belongs to all of us. It is our birthright. We just need to remember.

The Goddess is love, truth, beauty and peace. She is the beautiful essence of love in each of us. It is our core truth that we are divine and beautiful, that we can be free, empowered, connected to ourselves, the stars in our soul and our world.

The Goddess Dolls® are conceived in this spirit. Aphrodite is the first in a line of goddess dolls, celebrating spirit from around the world. We invite you to explore your passions and dare to be more!

The goddess holds the deep feminine wisdom from all times. Be who you are, discover the goddess in you and empower your world with love!

Share the Love!  
Click on the dove and send a note of love

"Goddess Dolls model creativity, love, power, wisdom, compassion and zest for life. They provide nourishing food for girls' imaginations and..."  
[click here to read more](#)

I am the Goddess APHRODITE.



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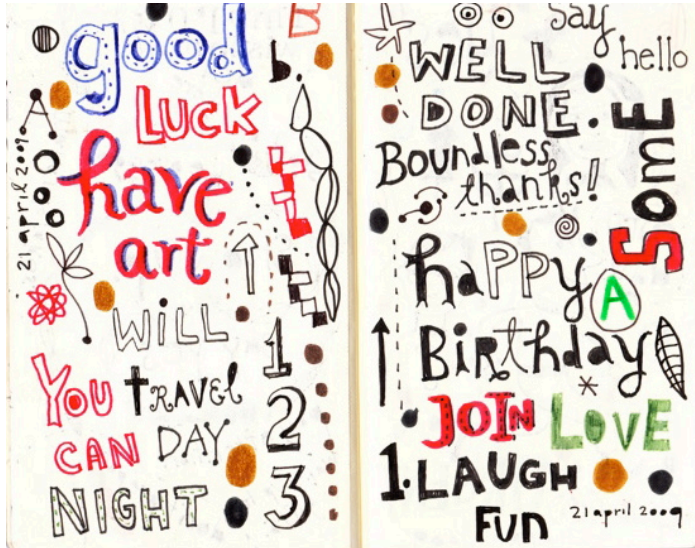




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