

Preserving Homeownership—Preserving Communities

Sponsored by the Community Affairs Offices of the Federal Reserve Bank of San Francisco
Office of the Comptroller of the Currency • Federal Deposit Insurance Corporation • Office of Thrift Supervision

Fresno

UC Center

550 East Shaw Avenue, Calaveras Room, Fresno, CA

May 31, 2007

8:30a.m.-1:00p.m.

- 8:30 a.m. **Registration and Breakfast**
- 9:00 a.m. **Welcome and Opening Remarks**
Susan Howard, Office of the Comptroller of the Currency
- 9:10 a.m. **Panel: Trends and Projections in Foreclosure**
- Characteristics of Risky Products
 - Volume and Geographic Concentration
- Why Does This Matter?**
- The Impact on Neighborhoods and Families
 - The Cost of Foreclosure
- Cristine Deberry, Center for Responsible Lending*
Dave Buchholz, Federal Reserve Board
Judy Thompson, ByDesign Financial Solutions
Moderator: Allysunn Williams, California State University, Fresno
- 10:10 a.m. **Break**
- 10:20 a.m. **Panel: Lender Solutions for Helping the Homeowner**
- Response from Non-depository Lenders
Preston DuFauchard, CA Dept. of Corporations
 - Negotiating with Lenders
Beth Castro, Washington Mutual
Amanda Stark, JP Morgan Chase
Michael Gross, Countrywide Home Loans
- Moderator: Jim Price, Fannie Mae**
- 11:35 a.m. **Break**
- 11:45 a.m. **Panel: Solutions for Helping the Homeowner (cont'd)**
- Getting to the Homeowner
Jose Trevino, Acorn Housing
 - No Homeowner Left Behind
Jeff Schrager, Team Realty Blue
 - Neighborworks Center for Foreclosure Prevention
Richard Castro, Neighborworks America
- Moderator: Rollie Smith, HUD**
- 12:40 p.m. **Discussion: Where Do We Go From Here**
- 1:00 p.m. **Adjourn**

Please direct questions to Lena Robinson via email: lena.robinson@sf.frb.org or by phone: (415) 974-2717.