

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

San Francisco

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, CA 94105

May 30, 2007

8:30 a.m. – 1:00 p.m.

- 8:30 a.m. Registration and breakfast
- 9:00 a.m. Welcome and Opening Remarks
Lena Robinson, Federal Reserve Bank of San Francisco
- 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
- Paul Leonard*, Center for Responsible Lending
Dave Buchholz, Federal Reserve Board
Katrina Vizin, Community Housing Development Corporation of North Richmond
- Moderator:** *Kevin Stein*, California Reinvestment Coalition
- 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 Woods*, Office of Thrift Supervision
- 11:35 a.m. **Break**
- 11:45 a.m. **Panel: Community Solutions for Helping the Homeowner**
- Getting to the Homeowner
Richard Harper, Consumer Credit Counseling Service San Francisco
 - Neighborworks Center for Foreclosure Prevention
Pam Canada, Sacramento Homeownership Center
 - Legal Implications
Heidi Li, Housing and Economic Rights Advocates
 - Creating a Regional Partnership
Shirley Hochhausen, Fair Lending Consortium
- Moderator:** *Jennifer Harris*, Sacramento Home Loan Counseling Center
- 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.