



Frank Altman

President & CEO, Community Reinvestment Fund, USA

Frank Altman is President and CEO of Community Reinvestment Fund, USA (CRF), the nation's leader in access the capital markets on behalf of public and private nonprofit community development lenders throughout the United States. It operates a secondary market for community development loans, which has provided more than \$925 million to 149 lending partners located in 34 states and Washington DC. Prior to founding CRF, Mr. Altman served as Assistant Commissioner for Financial Management at the Minnesota Department of Energy and Economic Development, where he administered several loan programs designed to create jobs in energy-related industries, to promote energy conservation in public and private buildings, and to finance manufacturing facilities in small rural communities. Currently, Altman is an Executive Committee Board Member and founding past-President of the New Markets Tax Credit Coalition, a coalition established to initiate the creation of a federal tax credit to encourage private investment in community development. He serves as an Advisory Committee Member for Wall Street Without Walls and is a Member of the Center for Community Development Securities of the Federal Reserve Bank of San Francisco and the Financial Innovations Roundtable of the University of Southern New Hampshire. Mr. Altman and CRF were selected as a 2008 Social Capitalist Award Winner by Fast Company Magazine and the Monitor Group. Altman holds an undergraduate degree from Brown University and a Masters in Public Affairs from the Humphrey Institute University of Minnesota.

Celeste Anderson

Senior Project Manager, Office of Thrift Supervision (OTS)

Celeste Anderson began her career in 1986 as a supervisory examiner in the OTS' Central Region office. She has worked in the Agency's consumer compliance division since 1989 and joined the OTS' compliance division in Washington, D.C. in 1999. Her regulatory responsibilities include the formulation and development of regulatory policy related to the Community Reinvestment Act, the Home Mortgage Disclosure Act and the Fair Lending Laws and Regulations. She is a member of the Federal Financial Institution Examination Council's CRA and the HMDA Sub-committees. In addition, she develops and conducts training courses on federal consumer protection laws and regulations for OTS examiners, and routinely represents the OTS at financial industry conferences. Ms. Anderson holds a B.S. from Loyola University of Chicago.

Roberto E. Barragan

President, Valley Economic Development Center (VEDC)

Roberto Barragan manages the largest small business development non-profit organization in Los Angeles. With an annual budget of \$5 million and 40 employees in 6 offices, VEDC serves over 11,000 businesses yearly with financing, training and direct business assistance. Prior to VEDC, Mr. Barragan managed a \$6 million Revolving Loan Fund established by the United States Economic Development Administration and \$2 million in Lending Programs consisting of commercial, small business and microloans from \$1,000 to \$700,000. He also has over 18 years experience managing non-profit organizations, including the last sixteen involved in community economic development, technical assistance to for-profit and non-profit entities and financial resource development. Mr. Barragan was previously Executive Director for the Community Financial Resource Center of South Central Los Angeles, a joint venture of 32 member banks and the Community Development Department of the City of Los Angeles. Between 1989 and 1993, Mr. Barragan was Executive Director for the Mission Economic Development Association in San Francisco, California. As Director he was responsible for the completion of the 24th Street Revitalization Project, including the creation of art/public space improvement projects, the Mission Theater District Revitalization Project, the overall Economic Development Plan for the Mission District, the acquisition and rehabilitation of a 350 car

parking garage. Between 1987 and 1989, he was the Executive Director of Adelante Inc., a community development organization located in Berkeley, California. Mr. Barragan holds a BA from Princeton University and an MBA from the University of California, Berkeley.

Caryn Becker

Policy Counsel, Center for Responsible Lending (CRL)

Prior to joining CRL, Caryn Becker was a partner at the law firm, Lief, Cabraser, Heimann & Bernstein, LLP, where she spent nine years representing consumers in cases involving predatory lending, financial abuse, unconscionable pricing and other unfair or deceptive practices. Caryn was a 2007 finalist for Consumer Attorneys of California's Streetfighter of the Year Award for her work to achieve compensation for a group of low income tenants in Oakland who were denied the return of their security deposits.

Dudley Benoit

Vice President, JPMorgan Chase

Mr. Benoit, Vice President, currently manages the Intermediaries Lending & Investing (ILI) group at JPMorgan Chase which includes 14 professional and administrative support staff located in New York City, Chicago and Houston. ILI provides credit facilities to, and makes equity investments in, third-party intermediaries and CDFIs that make loans or investments for the development of affordable housing, commercial real estate and community facilities across the U.S. Prior to assuming his current position, Mr. Benoit managed JPMorgan Chase's New Markets Tax Credit Program. Before joining JPMorgan Chase, Mr. Benoit served as Program Manager at the Structured Employment and Economic Development Corporation (Seedco). Prior to joining Seedco, Mr. Benoit worked at Chase Community Development Corporation's Real Estate Finance Unit. He also served as Operations Associate at Manpower Demonstration Research Corporation. A graduate of Rutgers University, Mr. Benoit also holds a Masters in Public Policy from the University of Michigan's Gerald Ford School of Public Policy and a Masters in Business Administration from Columbia University. He serves on the Board of Trustees of the New Jersey Public Policy Research Institute, New Jersey Community Capital, Newark Public Radio (WBGO-Jazz 88.3 FM), and the Association for Enterprise Opportunity.

Shari Berenbach

Executive Director, Calvert Foundation

Shari Berenbach, excited by the opportunity to combine her interests in both financial markets and microfinance, joined Calvert Foundation in 1997. In a little more than 10 years, Shari has grown Calvert Foundation from \$5 million to \$175 million in total assets and has been an important industry leader to help popularize community investment as a new asset class. Prior to joining the Calvert Foundation, Ms. Berenbach worked with the International Finance Corporation - the private sector side of the World Bank. Focusing on Central America and the Caribbean, she concentrated in project finance for the banking, power, telecommunications, tourism and agribusiness sectors, placing more than \$250 million in project funding in the region. Ms. Berenbach has also held private sector positions at Citibank, Salomon Brothers and a start-up international telecommunications company, Radio Movil Digital. In the non-profit sector, Shari served as Program Director for the US based non-governmental organization, Partnership for Productivity International. Ms. Berenbach began her professional career as an Officer of the National Cooperative Bank, where she was responsible for technical services to U.S. production cooperatives. Ms. Berenbach serves on the boards of Community Wealth Ventures, MMA Community Development Investments and the Neighborhood Funders' Group (a foundation affinity group). Ms. Berenbach has an MBA in Finance from Columbia Business School and an MA in Latin American Studies from UCLA.

Gordon Boerner**Senior Vice President, San Diego National Bank**

Gordon Boerner manages the Marketing & Public Relations, Sales & Service Training, Community Reinvestment, Consumer & Residential Lending, Compliance & Risk Management, and the Anti-Money Laundering departments. His 29 years in local San Diego banking include nine years at SDNB, with prior employment including Home Savings of America and First Interstate Bank. Gordon resides in the Scripps Ranch community, where he serves as Chair of the Public Facilities Finance Committee, Vice-Chair of the Community Planning Group, and President of the Community Civic Association. These volunteer efforts led to his selection as the Scripps Ranch community's Citizen of the Year in 2001, and subsequent induction into the Scripps Ranch community's Volunteer Hall of Fame in 2004. Gordon possesses Finance degrees from San Diego State University and the Pacific Coast Graduate Banking School. Current volunteer service includes the Boards of the Downtown San Diego Partnership, UCSD Cancer Center Foundation, SD Kiwanis Foundation, San Diego Habitat for Humanity, and appointment to the City/County Reinvestment Task Force. Gordon also serves as Board Chair of the Local Advisory Committee for San Diego Local Initiative Support Corp (LISC) and Chairman of the ACCION San Diego Board and Loan Committee, as well as Chair of the City of San Diego's Regional Revolving Loan Fund. These volunteer efforts contributed to his selection as LEAD San Diego's 2005 Alumni of the Year. A native San Diegan, Gordon is married with two daughters in the San Diego public school system.

Barbara Boone**Senior Vice President & CRA Officer, Alliance Bank of Arizona**

Barbara Boone is the CRA Officer of Alliance Bank of Arizona, which was recently classified as one of the top five fastest growing community banks in the country. She has over twenty-five years experience in banking. She is not only responsible for CRA activities for Alliance Bank but she also manages the Compliance Program for Western Alliance Bancorporation and conducts training for loan officers and credit analysts. Ms. Boone participates on three non-profit loan committees and serves as President of Neighborhood Economic Development Corporation and Vice Chairperson of Newtown. Most recently she was appointed to be a member of the Salt River Pima Maricopa Indian Community CDFI loan committee. She also serves on the Youth Advisory Board for Chicanos Por La Causa. Barbara has also been active in forming a Bankers Collaboration whose main mission is to support non-profit organizations involved in Affordable Housing. Her community involvement also includes being member of her church council and most recently the Treasurer for her church. In 2004, she received the Community Service Award from Chicanos Por La Causa, Inc. and Channel Three for her active participation in the community.

Guillermo Borda**Managing Director, Banc of America Capital Access Funds**

Guillermo Borda works on new transactions in the Los Angeles office. He previously was a Senior Vice President with Pacesetter Capital Group, a leading underserved markets private equity fund. Mr. Borda joined Pacesetter in 2001 and was responsible for leading a comprehensive investment council management system that focused on maximizing valuations for equity, equity-linked and mezzanine debt investments. In addition to these duties, Mr. Borda focused his efforts on origination of new private equity investing opportunities. Mr. Borda previously served as a Managing Director of Banc of America Securities, LLC and Senior Vice President of Bank of America with twelve years of corporate finance advisory and banking experience in Texas, as well as with Citigroup in New York City. Mr. Borda's corporate finance advisory work was concentrated primarily on strategic ways to finance growth through various public and private capital sources. His primary responsibilities included leading corporate finance teams, generating financing opportunities and maximizing valuations. Mr. Borda holds an MBA and BS in Finance, both from The University of Texas at Austin. He is also a graduate of the Venture Capital Institute.

Zachary M. Boyers**Executive Vice President, US Bancorp Community Development Corporation****Senior Vice President, US Bank**

Zachary Boyers manages a team of more than 15 people with offices in St. Louis, Los Angeles, and Washington DC that generates equity investments in primarily federal and state tax credit related projects and real estate developments throughout the country. His team's particular focus and expertise is in the arena of Historic and New Markets Tax Credit investments, and the group is nationally recognized as one of the most pioneering of its kind for its efforts in closing complex and catalytic community development projects across the country. He and his team have worked on nearly \$3.5 billion in Qualified Equity Investments with more than 75 Community Development Entities to close NMTC transactions in over 88 towns and cities in 39 states. Mr. Boyers has been employed by US Bank for more than fourteen years and has broad experience in commercial banking, community lending and direct investment in Tax Credit developments. Mr. Boyers serves on the Downtown St. Louis Community Improvement District, is a member of Advance St. Louis's Stakeholder Assembly and sits on the Housing Committee of the Downtown St. Louis Partnership. Mr. Boyers received his Masters of Business Administration from Washington University in 2001 and received his Bachelors degree with academic honors from Harvard University in 1994.

Ronald Branch**Vice President & Western Region Manager, Chase Homeownership Preservation Office**

Ronald Branch has an area of responsibility that includes Arizona, California, Nevada, Texas and Utah. His primary function is to work with government and counseling agencies, and with homeowners to help reduce the incidence of home foreclosures in these markets. Prior to this position, Mr. Branch had established and managed the Houston Emerging Market Department for Chase and was responsible for overseeing two mortgage branches with over 20 loan officers and 10 operations staff members. Subsequently, his duties were expanded to manage Chase's affordable home lending activities in Arizona, Louisiana and Texas. In that role he was responsible for managing the Community Lending Officers who are focused on fulfilling the home mortgage needs in the Low-to-Moderate Income segments of those markets. Mr. Branch also has a wealth of experience in CRA compliance. He was Chase's CRA Program Manager for the US Virgin Islands for several years where he had oversight of Chase Bank's affordable housing initiatives, community lending, small business lending as well as community outreach and all other aspects of CRA compliance. He is a Steering Committee member of the City of Houston's Housing and Community Development Homeownership Assistance Program; and a member of the Housing Advisory Board of Latino Learning Center, Inc.

Nancy Brown**Senior Manager, Community Development, Charles Schwab Bank**

Nancy Brown has been with Charles Schwab Bank, headquartered in Reno, Nevada, since the bank opened in April of 2003. When the bank opened, Nancy took on dual positions of Branch and Community Development Manager. Nancy was responsible for managing and opening the first Charles Schwab Bank branch along with CRA Community Development activities, building partnerships and identifying CRA investment and lending opportunities. She quickly earned the reputation within the bank and the community, as a champion for non profit work and community collaboration. She was given a certificate of recognition from the President of Charles Schwab Bank, "I never met a good cause I didn't like." Nancy has 29 years of banking experience. She has worked for First Interstate Bank, Wells Fargo Bank, Sierra West Bank and Bank of the West prior to moving to Charles Schwab Bank in 2003. Nancy started her banking career as a teller and worked her way up to Vice President. Nancy earned an AA Degree at Merced Community College, attended CBA Graduate School Retail Banking and FRB Community Development Lending School. Nancy currently serves on several

non profit boards and has received numerous recognitions and awards for her community service: Nevada Women's Fund Women of Achievement, Sparks Citizen of the Year, HUD's Most Valuable Partner in Home Ownership, and Human Services Network Board Member of the Year.

Douglas J. Bystry

President & CEO, Clearinghouse CDFI

Douglas Bystry created the Clearinghouse CDFI in 1995 in an effort to bring capital to low-income and distressed areas of Southern California. Mr. Bystry was Executive Director of the Affordable Housing Clearinghouse where he served from 1991-1996. Under his direction, the organization placed over \$30 million in affordable housing and community development loans with conventional lenders. He successfully forged a partnership with Merrill Lynch to provide an additional \$40 million in first-time home ownership loans to low-income families in Orange and Los Angeles Counties. Mr. Bystry has been providing financial services to low-income communities for the past 18 years. He previously was the Executive Director of the Santa Ana Neighborhood Housing Services, Inc. (NHS) where he provided rehabilitation loans, and revitalization programs in the Artesia-Pilar area of Santa Ana. Mr. Bystry was recently elected to the Board of Directors of the Opportunity Finance Network and is working closely with them to establish a nationwide single family mortgage platform. He was recently awarded a CDFI excellence award in the category of financial strength and performance by National Community Capital Association (NCCA), which is the premier trade association for CDFIs in the United States.

Amber M. Carter

Director, Southern California Lending, Low Income Investment Fund

Amber Carter manages an overall portfolio composed of loans for affordable housing development, child care facilities, and charter schools throughout Southern California. Prior to joining LIIF in March 2002, Ms. Carter worked as a project manager for A Community of Friends (ACOF), a premier real estate developer of affordable housing for special needs individuals and their families. At ACOF she had the responsibility of overseeing the development of four complex and unique real estate transactions and successfully raising over \$15 million in project financing through public subsidy, private lending resources and tax credit equity. Ms. Carter earned her Masters degree in Urban Planning at the University of California, Los Angeles and a Bachelors degree in Politics from the University of California, Santa Cruz.

Laura Choi

Housing Project Manager, Riverside Housing Development Corporation

Laura Choi is Housing Project Manager for the Riverside Housing Development Corporation, a non-profit developer of affordable housing in the Inland Empire region of Southern California. Ms. Choi is a recent graduate of the Goldman School of Public Policy at UC Berkeley, where she obtained her Master of Public Policy degree. Her previous experience in the community development field includes projects with Century Housing Corporation in Los Angeles, the Federal Reserve Bank of San Francisco and the Business and Housing Services department of the City of Morgan Hill. In addition, Ms. Choi spent three years as a consultant in the private sector with Deloitte & Touche and Semler Brossy Consulting Group. She earned a B.A. in economics from UC Berkeley, where she graduated with honors and Phi Beta Kappa distinction.

Thomas M. Cunningham

Director, BSR's Risk Monitoring and Analysis Group, Federal Reserve Bank of San Francisco

With over 21 years of experience in both the private and public financial services sector, Tom Cunningham has focused his career in expanding and improving industry risk management capabilities as a practitioner, consultant, and bank supervisor. Tom is responsible for overseeing the Group's Risk Coordination function. The Risk Coordination function is comprised of subject matter experts across several risk disciplines (e.g., credit, market,

liquidity, operational, mortgage banking, and structured finance) and is charged with supporting and complementing the business units in fulfilling their supervisory objectives. The function also includes a Project Analysis team that performs research and development initiatives on current and emerging issues affecting institutions in the 12th District, and across the system.

Linda G. Davenport

Deputy Director, CDFI Fund

Linda Davenport is the Deputy Director of Policy and Programs for the CDFI Fund, a position she has served in since April of 2003. In this capacity Ms. Davenport is responsible for the Fund's programs serving community development financial institutions in addition to the New Markets Tax Credit (NMTC) Program. Prior to her tenure as Deputy Director, Ms. Davenport served as the Program Manager for the NMTC Program since January of 2002. Ms Davenport has a broad background in housing and community development. She started her career in the field as an attorney with the congressionally mandated National Housing Partnership (NHP), which owned, managed and developed rental housing under a variety of government assistance programs. In 1996 Ms. Davenport joined Fannie Mae as one of two Managing Directors to launch the American Communities Fund, to invest equity in hard to finance community revitalization transactions. She led investment teams on some \$150 million of redevelopment investments in addition to assessing investment opportunities in numerous communities across the country. Ms. Davenport is a graduate of Michigan State University, and received her J.D. from California Western School of Law.

Lisa DeClark

Community Affairs Manager, Federal Reserve Bank of Minneapolis

Lisa DeClark is a Consumer Affairs Manager at the Federal Reserve Bank of Minneapolis. She has 16 years of experience with the Federal Reserve Bank System. Ms. DeClark has a law degree from the University of Minnesota and a Bachelor of Science degree in business from Indiana University.

Jon Dempsey

Senior Program Officer, Low Income Investment Fund (LIIF)

Jon Dempsey is responsible for providing development and operational technical assistance to potential child care borrowers, analyzing loan proposals and assisting in underwriting loan requests with lending staff. Mr. Dempsey's project experiences at LIIF have included mixed-use and child care developments throughout the state of California. He also assists in statewide trainings focusing on child care facility based development strategies. Prior to joining LIIF, Mr. Dempsey was a Project Manager for Century Housing and was responsible for predevelopment and development activities in the surrounding area of Los Angeles. Mr. Dempsey received his Bachelors degree in Social Psychology from the University of California at Berkeley

Catherine E. Dolan

Senior Vice President & Managing Director, Community Development Finance Wachovia

Catherine E. Dolan has been in the banking industry since 1982. She has worked in numerous sectors of the industry including Investment Banking, Commercial Banking, and Retail Banking. Cathy joined Chase Manhattan Bank in 1982. During her eleven years at Chase Manhattan she worked in a variety of locations including New York, Santiago, Chile, and Washington, DC. Cathy has been at Wachovia in Charlotte, NC since 1993. She served as Managing Director of the Financial Services Investment Banking Practice until October 2000 when she became Director of Community Development Finance. The Community Development Finance group at Wachovia provides financial solutions including loans, investments, treasury, and risk management services to community development corporations, CDFIs, real estate developers and governmental authorities in benefit of low-to-moderate income communities. Cathy attended Drake University in Des Moines, Iowa where she received her bachelor's degree in Public Administration and Spanish. She hold's a master's degree in International Studies from The John Hopkins University School of Advanced International Studies in Washington, DC. Cathy

serves on the Board of Directors of WFAE, the National Public Radio affiliate in Charlotte, NC; and Community Development Trust, the country's only private real estate investment trust with a public purpose

Penelope A. Douglas

President, Pacific Community Ventures

Penelope Douglas is the President and Co-Founder of Pacific Community Ventures (PCV), a nine-year-old hybrid organization that stimulates economic development in California's low-income communities. PCV's mission is to provide resources and capital to businesses that have the potential to bring significant economic gains to low-income communities throughout California. The organization manages three investment funds and provides innovative resources to small business and their low-income workers. Currently, Douglas serves on the boards of New Mexico Community Capital (NMCC), New Vine Logistics, and Evergreen Lodge. Before founding PCV, Douglas was Senior Vice President at Odwalla, Inc., Chief Administrative Officer at Morrison & Foerster, and chair of the Morrison & Foerster Foundation. Douglas has been involved with community-based non-profit organizations throughout her career, serving as chair of Larkin Street Youth Center, chair of the Children's Television Education and Resource Center, chair of San Francisco Friends of the Urban Forest and founding chair of Juma Ventures. Douglas is a California native and her education includes a B.A. from Smith College. She is also an artist and an athlete who has competed in four Ironman distance triathlons and numerous long distance races.

Colleen Drown, CRCM

CRA Specialist, Office of Thrift Supervision

Colleen Drown has 15 years of experience as an OTS Examiner. She was hired as a Safety and Soundness Examiner and after three years transferred to Compliance. She is currently an OTS West Region CRA Specialist. She graduated from California State Polytechnic University, Pomona with a Bachelor of Science in Business Administration with emphasis in accounting. She is also a Certified Regulatory Compliance Manager (CRCM).

David Erickson

Manager, Federal Reserve Bank of San Francisco

David Erickson manages the Center for Community Development Investments at the Federal Reserve Bank of San Francisco (FRBSF) and is the editor of the journal *Community Development Investment Review*. David holds a PhD in U.S. History from UC Berkeley with a focus on economic history and public policy. He has more than five years of experience working in the affordable housing finance field for nonprofit, government, and private-sector employers. He previously received a master's degree in Public Policy from UC Berkeley and has a bachelor's degree in History from Dartmouth College.

Tracy Ericson

Vice President & Investment Manager, Wells Fargo CDC

Tracy Ericson is Vice President and Investment Manager for Wells Fargo's Community Development Corporation. Tracy originates and manages a portfolio of community investments including New Markets Tax Credits, private equity, Low Income Housing Tax Credits, and equity-equivalent investments. Tracy joined Wells Fargo in 2000 and is a graduate of the Wells Fargo Wholesale Credit Management Training Program. Prior to participating in this program, she spent two years in the Real Estate Distribution Group and two years in the San Francisco Regional Commercial Banking Office. As an active volunteer in the community, Tracy serves as Treasurer of the Board of Directors for Compass Community Services. Tracy graduated from the University of Denver with majors in International Business and Spanish.

Thomas P. FitzGibbon, Jr.

Executive Vice President, MB Financial Bank, NA

President, MB Financial CDC

Tom Fitzgibbon is the Executive Vice President of the \$8.3 billion Chicago-based MB Financial Bank. He served as the Chief Retail Banking Officer from 1999-2007. This responsibility included

oversight of 61 branches and all other retail delivery platforms including residential mortgage, consumer and small business lending programs. He is a member of the bank's board of directors and a member of the Management Committee for the bank. Tom now oversees other public affairs responsibilities for the rapidly expanding bank. He continues to serve as the President of MB Financial Community Development Corporation (MBCDC), a \$4 million equity subsidiary of the bank, President of the MB Charitable Foundation and Treasurer of both the federal and state Political Action Committees of the holding company. Tom serves as the President of Neighborhood Housing Services of Chicago, President of DevCorp North (economic development agency for Rogers Park), and Director of the Woodstock Institute. He served as the Chairman of ACCION-Chicago from 2003 to 2006 and currently serves on the board of directors. He also serves as a board member of ACCION-USA and is an active member of the Planning Committee for the chartering and lending organization. He is also a member of the Regional Lender Advisory Board for the Federal Home Loan Mortgage Corporation and a board member of Wall Street Without Walls. He is adjunct Professor of Real Estate Finance at the Kellstadt Graduate School of Business at DePaul University, School of Commerce. Tom served in the United States Navy from 1965 until his retirement in 1993, serving on active duty with VA76 and VP-17 until 1967.

Deirdre Foley

Senior Policy Analyst, Federal Deposit Insurance Corporation (FDIC)

Deirdre Foley has worked in the consumer compliance area at both the state and federal level. She has been a Senior Policy Analyst since 1996 focusing primarily on the Community Reinvestment Act; but in recent years, she has been involved with a wide range of statutory and policy matters, with a particular emphasis on the prohibition against unfair or deceptive acts or practices found in the Federal Trade Commission (FTC) Act. Ms. Foley began her career with the FDIC in 1991 as a Regional Attorney in the New York Regional Office (NYRO), and for four years supervised the NYRO's Consumer Affairs Section. Before joining the FDIC, Ms. Foley was an Assistant General Counsel with the Massachusetts Division of Banks. In 1998, Ms. Foley was selected by the American Political Science Association to be a Congressional Fellow and spent a year on the staff of the Senate Governmental Affairs Committee working on a wide-range of consumer protection, public safety, and government oversight issues. In 2001, she earned a masters degree in management at the London Business School. She is a graduate of Tufts University and Boston College Law School.

Debbie Fournier

Senior Vice President & Head of BusinessLink, Bank of the West

Debbie Fournier is a Senior Vice President at Bank of the West and heads the BusinessLink small-business lending department at the San Francisco-based bank. With more than \$2 billion in commitments and 37,000 accounts, BusinessLink is a strategic unit at San Francisco-based Bank of the West. In the seven years that she has led BusinessLink, Fournier has introduced an online loan application process, developed new products for agricultural and real estate lending, and implemented other changes to improve efficiency and increase both BusinessLink accounts and credit line utilization. Fournier has 28 years of financial services experience. Prior to joining Bank of the West in 1992, she had worked in California banking for 12 years. A resident of Moraga, Calif., Fournier has a Bachelor of Science degree in Business Administration from the University of California, Berkeley, and graduated from the Pacific Coast Banking School, where she received the Kermit O. Hanson Award for Excellence.

Madeline Fraser Cook

Program Director, Green Development Center, Local Initiatives Support Corporation (LISC)

Madeline Fraser Cook is an urban planner with a strong commitment to mainstreaming green affordable housing and community economic development. Fluent in Spanish, Ms. Fraser Cook has worked extensively on housing and economic

development projects with low-income Latino communities from North Carolina to Boston. Ms. Fraser Cook has a keen understanding and enthusiasm for economic development, community organizing and the importance of sustainable development for creating and maintaining vibrant urban centers. Her experience includes providing technical assistance on microenterprise development and real estate market analyses, organizing affordable housing tenants to address social services needs and security issues, and providing consultation for Hope VI projects. Prior to joining LISC, Ms. Fraser Cook was Vice President at New Ecology, Inc., a non-profit green building and sustainable development consulting firm. Her role there was to educate community developers about green affordable housing and providing technical assistance to implement green strategies. As a HUD Community Development Fellow at M.I.T.'s Department of Urban Studies and Planning (DUSP), she worked extensively with Massachusetts community developers. Ms. Fraser Cook received her Masters of City Planning from DUSP and she holds undergraduate degrees in Economics and Political Sciences from Swarthmore College.

John D. Gilliam

National Bank Examiner, Comptroller of the Currency

John Gilliam has more than 25 years of experience conducting examinations and has over 30 years experience with the Office of the Comptroller of the Currency. John's major supervisory responsibility is to evaluate compliance risk in the largest national bank west of the Appalachian Mountains. His responsibilities also include the evaluation of compliance management, fair lending, CRA, and BSA/AML. He currently serves as Compliance Team Leader on the OCC's Large Supervision, West Team. He earned his BS degree from the University of Missouri.

Andrew Gordon

President, Arizona MultiBank Community Development Corporation

Andrew Gordon is the founding President of Arizona MultiBank, an Arizona non-profit corporation capitalized with over \$10 million from 18 commercial banks operating in Arizona. Prior to joining Arizona MultiBank in May 1991, Mr. Gordon was Senior Vice President of the Financial Services Corporation of New York City, now called the Economic Development Corporation. Part of the original start-up team of this non-profit economic development bank, which was started in 1979, he helped grow the corporation to over 100 employees. Over \$2 billion in financings were provided, assisting over 1,000 small businesses and community projects in New York City. Mr. Gordon received his Bachelors degree from Yale College, Masters degree from Harvard University and served on the Board of Governors of Yale. Mr. Gordon currently serves on the Advisory Boards of Phoenix Local Initiatives Support Corporation (LISC), Magnet Capital, LLC, a SBA-licensed Small Business Investment Company (SBIC), and ASU Stardust Center for Affordable Homes and the Family.

Sarah E. Gordon

Nonprofit Relationship Manager, Center for Financial Services Innovation (CFSI)

Sarah E. Gordon establishes relationships with the nonprofit community, particularly organizations working with low and moderate income families on financial development and asset-building strategies. Through relationships with financial services innovators, policy-makers, consumer advocates and others, Ms. Gordon creates a business and a regulatory environment, which supports development of new products and services for the underbanked. Ms. Gordon brings nonprofit organizations into CFSI's existing networking program and establishes new ways to reach, learn from, educate, and innovate with this community. She also manages CFSI's new grant pool for nonprofit innovations and brokers relationships between the for-profit financial services sector and nonprofits. Prior to joining CFSI, Ms. Gordon was the Associate Director at Jane Addams Resource Corporation (JARC). As part of the agency's management team, Ms. Gordon directed development activities and cultivated existing and potential donors. She wrote grant proposals and secured funding from government, corporate, foundation, and individual sources.

Ms. Gordon also served as the Director for the Economic & Human Development Program and the Center for Working Families. In this role, she managed the design, implementation, and evaluation of programs that help low income individuals improve their educational and employment outcomes and achieve financial stability. She identified bank and credit union partners to support the programs and to provide affordable financial products for participants. Sarah E. Gordon graduated Cum Laude from Northwestern University with a B.A. in Sociology and Urban Studies and a minor in African-American Studies. She also completed two years of graduate study in Sociology at Northwestern University.

Susan Groebe

Vice President of Acquisitions, Richman Group Affordable Housing Corporation

Susan Groebe joined the Richman Group Affordable Housing Corporation in January, 2006. She specializes in the acquisition of tax credit properties in the Western United States. Prior to assuming this position, she was a lender with US Bank and was responsible for originating and underwriting affordable single-family and multi-family housing developments. Ms. Groebe joined US Bank in 1992. She received her B.A. from Oregon State University and is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University in Dallas, Texas. Ms. Groebe is very active in the Las Vegas community, having served as an officer and board member of Opportunity Village for 20 years. She is also a 1997 graduate of the Leadership Las Vegas program.

H. Cort Gross

Community Finance and Development Consultant, Devine & Gong, Inc

Cort Gross focuses his efforts within two broad areas of expertise—community investment and the finance and development of affordable housing. Mr. Gross brings over 20 years experience in the field, working previously as CFO of nonprofit housing developer BRIDGE Housing Corporation, Vice President of Affordable Housing with mortgage banker TRI Capital Corporation, and as Program Manager for Lending with community development financial intermediary the Low Income Housing Fund. He has served on several nonprofit boards and finance committees. He currently sits on regional and national loan committees for the Nonprofit Finance Fund. A former Coro Fellow in public affairs, Mr. Gross received his A.B. degree in history at Stanford University and his M.Div. Degree in liberation theology at Yale University.

Brad Hammerlee

Senior Compliance Examiner, Federal Deposit Insurance Corporation (FDIC)

Brad Hammerlee started working at the FDIC in 1986, became a commissioned examiner in 1990, and joined the Division of Compliance and Community Affairs in 1996. He has developed particular expertise in analyzing the unique compliance and CRA issues associated with industrial and credit card banks, including community development lending, scoring model analysis, open-end credit transactions, sub-prime lending, and associated fair lending procedures. Brad has performed specialized details in Washington DC, San Francisco, and New York Regional Offices. As a Safety and Soundness Examiner, Brad was involved with examining a wide range of institutions during the S & L crisis, including some of the largest and most problematic institutions in Southern California and Arizona. Brad also performed an assignment on a Shared National Credit team in Los Angeles, where he represented the FDIC as a voting member in analyzing some of the most complex credits in the country.

Ann Harrington

Developer/Consultant

For 27 years, Ann Harrington has advocated to assure low-income families can find decent, affordable housing. One of a handful of affordable housing experts in Nevada, she has been responsible for creating over 1,000 homes for low-income Nevada families in the past fourteen years. The developer/owner of nearly 200 affordable housing units in Reno, Harrington also started three

nonprofit affordable housing/community development organizations in northern California, helped found a California Community Reinvestment Act watchdog group and served on the board of a Nevada version, both of which assisted financial institutions in creating products responsive to community development needs. Ms. Harrington also wrote and cosponsored major anti-NIMBY legislation in California, setting precedent around the country. She has consulted extensively with the banking community, municipalities, federal housing agencies, and faith based organizations, to increase their knowledge of affordable housing development, community development, economic development and revitalization and use of tax-exempt bonds. These contributions are further enhanced by her extensive volunteer work as a board member for national, state, and rural housing coalitions and related organizations, as well as Planned Parenthood and an orphanage in Nepal. She has written manuals tracking California municipalities and their redevelopment investments and a handbook on financing affordable housing. Once a VISTA volunteer, Ann has also done bilingual community organizing with farm workers.

Elwood Hopkins

Managing Director, Emerging Markets, Inc

Elwood Hopkins is an urban planner. He holds degrees in city and regional planning from Harvard University and the UCLA Graduate School of Architecture and Urban Planning. He has served as a research scientist at the NYU Urban Research Center, where he conducted fieldwork in Bombay, Calcutta, Delhi, Bangkok, Jakarta, Tokyo, Istanbul, Cairo, Nairobi, Lagos, Rio de Janeiro, and Mexico City. He has also served as Executive Director of Los Angeles Urban Funders, a foundation consortium targeting low-income neighborhoods. He is now Managing Director of Emerging Markets, Inc., a consulting firm that designs and manages place-based initiatives for banks.

Susan Howard

District Community Affairs Officer, Comptroller of the Currency (OCC)

Susan Howard is a District Community Affairs Officer with the Office of the Comptroller of the Currency. Her duties include working with banks, community groups, and government agencies to identify lending, investment, and service opportunities in seven western states. Prior to joining the OCC, Ms. Howard was employed in the banking industry for over 20 years, and held various line and community development lending and compliance positions. She also served on several boards and committees that have ties to the community development field, including the East Bay Asian Local Development Corporation and the National Trust for Historic Preservation. She currently serves on the board of the California Community Economic Development Association and the advisory board of Pasadena Neighborhood Housing Services, Inc. Ms. Howard is a graduate of California State University at Los Angeles and resides in Pasadena.

Andrew D. Kelman

Principal, Banc of America Securities LLC

Andy Kelman has more than 20 years of experience in the affordable housing finance field with unique perspectives and innovative solutions developed in the securities, banking, public and nonprofit sectors. Andy manages the CRA trading desk offering socially responsible fixed income investments, including MBS, CMOs and whole loans. Andy previously directed all CRA-related relationships for Friedman Billings Ramsey as well as assisting institutions in addressing their fixed income and portfolio needs. At Freddie Mac's Securities Sales and Trading Group (SS&TG), Mr. Kelman managed efforts to assist financial institutions in increasing their mortgage profitability and achieving their CRA, Fair Lending and investment objectives. Prior to joining Freddie Mac in 1999, Mr. Kelman developed strategic alliances with financial institutions for GMAC Mortgage Corporation. As the National Business Development Executive, he developed innovative community reinvestment products and mortgage-based relationships. Mr. Kelman also served as *Director of the Community Reinvestment Monitoring Unit for the New York State Banking Department*, managing 18 examiners engaged in Community Reinvestment and fair lending compliance

evaluations. Mr. Kelman produced a series of conferences including "Community Development Investment Opportunities Conference." Previously, Mr. Kelman was Vice President/CRA Officer at CrossLand Federal Savings Bank. Andrew reported to the President with presentations to the Board of Directors. A sought after speaker, Mr. Kelman has been a panelist at numerous conferences sponsored by regulatory agencies and trade associations.

Anjanette Kichline

Senior Supervisory Consumer Financial Services Analyst, Federal Reserve Board of Governors

Anjanette Kichline works in the Oversight and Policy section of the Board's Consumer and Community Affairs and has focused primarily on CRA and flood issues. She currently serves on the Interagency CRA Subcommittee and the Interagency Flood Working Group. Prior to joining the Board of Governors in November 2004, Anjanette was a Consumer Affairs Examiner at the Federal Reserve Bank of Cleveland. Anjanette is a graduate of Duquesne University and holds an MBA from Cleveland State University. She is also a graduate from the Graduate School of Banking at the University of Colorado and received a Certified Regulatory Compliance Manager Designation from the American Bankers Association.

Jonathan Klein

Director, Citi Community Capital

Jonathan Klein works primarily on construction and permanent lending for affordable housing including new construction, rehabilitation, rental and for-sale housing. Prior to joining Citi in 2003, he served for six years as a Loan Officer with the Low Income Investment Fund, a national non-profit community development lender based in San Francisco. Mr. Klein also has experience in state and federal government including serving as Chief of Staff to two Members of Congress on Capitol Hill. He serves on the Loan Committee of the Northern California Community Loan Fund and on the Project Review Committee for the Bay Area Local Initiatives Support Corporation. Mr. Klein has an undergraduate degree from the University of Massachusetts at Amherst and a Masters degree from Harvard University's John F. Kennedy School of Government.

Neil I. Kwatinetz

Compliance Examiner, Office of Thrift Supervision (OTS) - Southeast Region

Neil I. Kwatinetz has served in the Compliance Department as a Consumer Compliance and CRA Examiner based in Maryland since 1994. Neil conducts Consumer Compliance and CRA examinations throughout the OTS Southeast Region. He began his career with the Federal Home Loan Bank of Atlanta in 1986 and was transferred into the OTS in 1989. In 1991 he received his Chartered Financial Analyst designation in 1991. Until 1994, he was a supervisory and financial analyst in the OTS Southeast Region Office in Atlanta. He received his Certified Regulatory Compliance Manager designation in 1995, and in 1999 he participated in the ABA Graduate School of Compliance Management.

Gloria H. Lee

Market Director, Citi Community Capital

Ms. Lee currently serves as the Market Director for the Private Equity and Alternative Investment team within Citi Community Capital, the community development finance arm of Citigroup, Inc (CCC). In this capacity, she manages CCC's overall business activities in private equity investments, non-LIHTC tax credit investments including the NMTC program, and investments in targeted securities. Ms. Lee has ten years of investment experience, with particular focus on "double bottom line" investment products. Prior to joining Citigroup in 2006, Ms. Lee worked for six years at JPMorganChase & Co. where she was responsible for evaluating and completing investments for the firm's community development group. She serves on a variety of advisory boards and is a frequent speaker on issues related to profitable investing in underserved domestic markets. Prior to JPMorganChase, Ms. Lee worked for several years as an investment professional for a family of private equity funds

sponsored by Credit Suisse First Boston. Her professional career began at Athena Ventures, LLC, a venture capital firm in New York. Ms. Lee holds a BA with honors from the University of Chicago and a MPA from Columbia University.

Mark Leitson

Sonnenschein Nath & Rosenthal LLP

Sonnenschein's Real Estate Practice Group

Mr. Leitson is of counsel at Sonnenschein Nath & Rosenthal LLP and a member of Sonnenschein's Real Estate Practice Group. He primarily represents investors, community development entities, and lenders in connection with Low-Income Housing Tax Credit and New Markets Tax Credit transactions. Mr. Leitson has closed tax credit transactions on behalf U.S. Bancorp Community Development Corporation, JPMorgan Capital Corporation and Union Bank of California, as well as various community development entities. Prior to joining Sonnenschein he was a Vice President and Deputy General Counsel with National Equity Fund in Chicago. At National Equity Fund, Mr. Leitson was responsible for securities law matters, including issuing private placements for low-income housing tax credit transactions and structuring, negotiating and accepting investments in private-label and multi-investor low-income housing tax credit equity funds. Prior to assuming responsibilities of Deputy General Counsel, Mr. Leitson also represented NEF in closing low-income housing tax credit investments in local operating partnerships, including reviewing and negotiating limited partnership agreements, loan documents and relevant tax concerns. Mr. Leitson received a J.D. from the University of Chicago Law School, an M.A. from the University of Illinois at Chicago, and a B.A. from the University of Michigan.

Dan Letendre

Managing Director, Merrill Lynch Community Development Company

Dan Letendre is a Managing Director of the Merrill Lynch Community Development Company (MLCDC), a subsidiary of Merrill Lynch that specializes in providing capital, liquidity and technical assistance to community-based financial intermediaries working in underserved communities. MLCDC has financed over \$1 billion in loans and investments to community development financial intermediaries that finance housing, small businesses, and community facilities that provide health care, education, childcare and other needed social services. Before joining Merrill Lynch, Mr. Letendre was Vice President at JPMorgan Chase, where he managed the bank's activities with Community Development Financial Intermediaries (CDFIs). He also managed JPMorgan Chase's portfolio of community development venture capital investments and the New Markets Tax Credit Program. Prior to his work with the bank's community development division, Mr. Letendre provided financing to lending and advisory services to banks, thrifts and credit unions in Chase's Financial Institutions Group. He was a management consultant with Booz Allen & Hamilton in their Financial Institutions Practice and a research analyst with Paine Webber, focusing on financial institutions in developing countries in the Asia-Pacific Region. He has served on the boards of several community development financial institutions including Project Enterprise, New York Community Investment Company, Commercial & Industrial Capital Corp., Corporation for Enterprise Development, as well as on the advisory boards of Local Capital Markets Investment Fund and the Opportunity Finance Network - CARS Program. Mr. Letendre received a BS from Manhattan College and an MBA from Harvard Business School.

Charles E. Loveman, Jr.

Executive Director, Heritage Housing Partners

Charles Loveman, Jr. is the Executive Director of Heritage Housing Partners (HHP), a non-profit affordable housing developer based in Pasadena, CA. HHP's mission is to create affordable housing and neighborhood revitalization by providing homeownership opportunities to low- and moderate-income first-time homebuyers. Prior to joining HHP, Mr. Loveman was a Principal and Partner with Gilmore Associates, a real estate development firm specializing in the adaptive reuse of historic buildings. At Gilmore Associates, Mr. Loveman arranged over \$80 million in financing, including

conventional and tax-exempt debt and institutional and tax credit equity, for a variety of project types, including loft housing conversions, an office building, and an historic theater. Prior to his 3 years at Gilmore Associates, Mr. Loveman founded Landmark Partners, a real estate development consulting firm specializing in development projects involving public sector financial participation in private development deals. Prior to founding Landmark Partners, Mr. Loveman was a principal and partner at Kosmont & Associates, a consulting firm specializing in structuring public/private real estate transactions. Prior to joining Kosmont & Associates, Mr. Loveman was a Senior City Planner with the Los Angeles Community Redevelopment Agency. In addition to his business activities, Mr. Loveman is active in community housing and historic preservation organizations. He currently serves on the Board of The Waverly School. Mr. Loveman is the former President of the Los Angeles Neighborhood Initiative (LANI), is a former Board President of the West Hollywood Community Housing Corporation, and is a former Board Member of the California Preservation Foundation. Mr. Loveman's educational background includes an undergraduate degree from Stanford University, a Master's degree in City Planning from Harvard University, and an MBA from UCLA.

James P. Maloney

Chairman, Mitchell Bank

James P. Maloney is the Chairman of the Board of the Mitchell Bank. Established in 1907, Mitchell Bank is a family-owned community bank on the south side of Milwaukee, Wisconsin. Maloney has spearheaded the Bank's outreach to the Latino community, which has included partnerships with religious, civic and social institutions related to banking, mortgage and homeownership issues. He has been actively involved in the outreach to the "unbanked" and "underbanked" Latino community, emphasizing the elimination of barriers to access to financial services. He has directed the establishment of the Cardinal Bank, a full service branch of the Mitchell Bank within the dominant High School in the area. He has created and marketed new products, with emphasis on remittance products and other strategies to compete with alternative financial providers. He is one of the original members of the New Alliance Task Force, a broad based coalition of bankers, CBOs and government agencies to improve access to the U.S. banking system. He is also a member of the Housing, Community and Economic Development Committee of the American Bankers Association. Maloney is also a member of the Alliance for Economic Inclusion (AEI). He participates in the Immigrant subcommittee has worked to develop alternatives to payday lending. In addition to his role as Chairman, Maloney is a practicing attorney. He graduated with a B.A. degree, magna cum laude, from Marquette University in 1971 and received his J.D. degree, cum laude, from Marquette University Law School in 1974. He was admitted to the bar in 1974 and is a member of Phi Beta Kappa.

Norah McVeigh

Managing Director, Financial Services, Nonprofit Finance Fund (NFF)

Norah McVeigh is responsible for all aspects of NFF's financial products including lending, credit enhancement and asset-building products. She oversees the delivery of these products and manages NFF's credit process, loan and financial product portfolio, and staff training. She is also responsible for the capitalization of the loan fund. During her tenure, NFF's portfolio has grown from \$3.8 million to \$50 million, and has diversified both geographically and by product. During her tenure, in addition, to working capital loans and lines of credit, credit enhancement and asset building products and most recently New Markets Tax Credits have been added to the product line. Before joining NFF in 1993, she was Associate Director and a Loan Specialist for the Housing Development Fund in Stamford, Connecticut. Previously, she worked for International Voluntary Services, where among other positions; she administered a program in Ecuador that provided assistance to rural communities. Ms. McVeigh holds a Masters in Public and Private Management from The Yale School of Management and a BS from Georgetown University.

David Meders**Compliance Specialist, Office of Thrift Supervision (OTS)**

David Meders began his compliance career with the Federal Home Loan Bank of San Francisco in 1972, and has been working in the compliance/consumer affairs area since 1975. He managed the Consumer Affairs unit of the Bank during the 1980s. He was transferred to OTS when it was formed in 1989, and became part of the specialized compliance examination team. Mr. Meders holds an undergraduate degree in Business from the University of California at Berkeley and a MBA and law degree from Golden Gate University. Mr. Meders is a member of the State Bar of California.

Lawrence S. Mondschein**Founder, CRA Funding**

Lawrence S. Mondschein established CRA Funding in 2000 to provide financial institutions with a vehicle through which to invest in a diversified portfolio of SBICs. Prior to the formation of CRA Funding, Mr. Mondschein had been an investment banker since 1986. Mr. Mondschein provided corporate finance and merger and acquisition advisory services to middle market growth companies through Beekman Capital, LLC, which he established in 1997. He was a Managing Director in the Corporate Finance Department of Gerard Klauer Mattison from 1995 – 1997 and an Associate and later a Vice President in the Investment Banking Department of Lehman Brothers from 1986 – 1994 where he served in the Mergers and Acquisitions Department and in Corporate Finance. Prior to joining Lehman Brothers, Mr. Mondschein was a Foreign Service Officer with the United States Department of State. Mr. Mondschein served in Mexico as Vice Consul (1979 – 1981), the Bureau of Economic and Business Affairs in Washington as a Financial Economist (1982 – 1983), the International Monetary Fund (1984) and the Bureau of East Asian and Pacific Affairs (1985 – 1986) where he served as Desk Officer for Singapore, Indonesia and Malaysia. Prior to joining the Foreign Service, Mr. Mondschein worked for NatWest, USA, and Rinfret Economic Associates in New York, an economic consulting firm. He is a graduate of Cornell University (Bachelor of Science, 1976) and received an MBA from George Washington University in Washington, D.C. in 1985. Mr. Mondschein resides in Brooklyn, New York with his wife and two children.

Gregory Nagel**Compliance Policy Specialist, Office of the Comptroller of the Currency (OCC)**

Gregory Nagel began his career with the OCC in 1987 in Fort Worth, Texas. He was commissioned as a National Bank Examiner in 1990. In 1993, he became a charter member of the OCC's cadre of Compliance Specialists. He served as a Compliance Specialist for 9 years, examining mostly large and mid-size banking companies and credit card banks in the West and Southwest. He also served as Analyst to the Deputy Comptroller for Compliance at OCC Headquarters for 3 years. In 2005, Gregory joined the Retail Credit Risk Policy team at OCC Headquarters. In that role, he led the interagency effort that developed guidance on nontraditional mortgage product risks. He was also a member of the working group that developed the Interagency Statement on Subprime Mortgage Lending. In 2007, Gregory returned to the compliance arena in his current position as a Compliance Policy Specialist, working primarily in the area of CRA. Gregory holds BS and MA degrees from Texas A&M University. He has also received the Certified Regulatory Compliance Manager designation from the ABA's Institute of Certified Bankers.

Barry Newstead**Partner, Bridgespan Group**

Barry Newstead is a partner in the Bridgespan Group's San Francisco office, where he advises nonprofit and foundation clients on strategies for impact and organizational development. Since joining Bridgespan in 2004, Barry has led engagements relating to urban poverty alleviation, education reform, youth development, and scaling successful programs. Barry is the co-author of case studies and articles in the fields of education and community development. Prior to joining Bridgespan, Barry worked with the

Boston Consulting Group where he led engagements on strategy, organization, and change management in the private, public, and nonprofit sectors. Barry received his Master in Public Policy degree from Harvard University's John F. Kennedy School of Government and his Bachelor of Arts from the University of Western Ontario in Canada. The Bridgespan Group is a nonprofit organization with the mission to build a better world by strengthening the ability of nonprofit organizations to achieve breakthrough results in addressing society's most important challenges and opportunities.

Cathy A. Niederberger**Managing Director, Community Development Banking, PNC Bank**

Cathy Niederberger was named Managing Director of Community Development Banking in June 2006, overseeing PNC's community development in nine states and the District of Columbia. Prior to accepting her new role, she was the Territory Manager of Community Development Banking at PNC since 2002, where she and her team were responsible for the development of the Erie and Pittsburgh assessment areas. In this former role, Ms. Niederberger oversaw the delivery of loans, investments and community services focusing on affordable housing, economic development and neighborhood revitalization for businesses, nonprofit organizations and residents in low and moderate income areas. In addition to these responsibilities, she also worked with PNC's Credit Policy department to create the Community Development Lending Policy, Policy 2020, which included substantial revisions to the existing community development lending policy. She also co-created the Community Development Lending unit which officially began in 2001. Ms. Niederberger has worked in various community development capacities since 1987. In her previous roles, she served as the PNC Community Development Department Market Manager where she managed nine counties of the Pittsburgh market to ensure proper spirit and full compliance with the Community Reinvestment Act. Prior to that, at Integra Bank, Ms. Niederberger managed the Development Lending Department where she was responsible for the creation and operation of an 11-person staff, focusing on residential and commercial community development lending issues. Prior to these appointments, she worked in the commercial real estate arena for 9 years at Integra Bank with an increasing focus on community development lending and, initially, at Equibank.

Jeff Nugent**President/CEO, Development Training Institute (DTI)**

Jeff Nugent is President/CEO of the Development Training Institute (DTI), a national organization devoted to growing leaders from the community, private and public sectors to revitalize disadvantaged communities. Over the past 32 years, Mr. Nugent has worked with a broad array of community organizations, financial institutions, government agencies and foundations. He has created innovative strategies, funding vehicles, programs and development projects to assist hundreds of organizations to realize their goals. In his 20 years at DTI, Mr. Nugent has designed and conducted intensive executive leadership and management programs for thousands of community building practitioners, bankers and federal bank regulators, government officials and foundation executives. These programs are known as some of the most effective tools in the community development industry to enhance the leadership and management abilities of key individuals, thereby increasing the productivity of their organizations.

Tim O'Donnell**Examiner, Office of Thrift Supervision (OTS)**

Tim O'Donnell has 20 years of examination experience in the areas of safety and soundness, compliance and most recently CRA. During 2006 and 2007, Tim functioned as one of the OTS West Region's CRA Specialists preparing CRA Public Evaluations. Prior to joining OTS, Tim was an accountant and financial analyst at a commercial bank in Los Angeles. Tim holds a degree in Business Administration and Finance from the California State University at Long Beach.

Debra B. Pearlman**Compliance Examiner, Federal Deposit Insurance Corporation (FDIC)**

Debra Pearlman is a 19 year veteran with the FDIC and is assigned to the Los Angeles (North) Field Office. She has been conducting Compliance and CRA examinations for 10 years. During this time, she has participated in many banker outreach and other industry events including the FDIC's Director's College II. She serves as an instructor for the FDIC's CRA School for new examiners. Prior to her current position, Ms. Pearlman worked in the FDIC's liquidation division for eight years. She also worked for the former Federal Home Loan Bank Board and Federal Savings and Loan Insurance Corporation (FSLIC) for four years. Debra holds a Bachelor of Science degree in Liberal Arts from Excelsior College in Albany, New York.

Nancy E. Pfund**Managing Partner, DBL Investors**

Nancy E. Pfund is a Managing Partner of DBL Investors, an investment firm focused on delivering strong financial returns together with positive social, environmental, and economic impact. DBL Investors drives sustainability through a combination of investing in cleantech companies and investing in companies from more diversified sectors and then helping these companies realize the economic benefits of environmental stewardship and branding. DBL Investors' first fund, the Bay Area Equity Fund, implements this strategy through a portfolio of investments in emerging growth companies located in lower-income neighborhoods of the San Francisco Bay Area. Ms. Pfund currently sponsors or sits on the board of directors of a number of private companies, including Elephant Pharmacy, Tesla Motors, Pandora Corporation, Brightsource Energy and Solar City. Originally a regional venture capital group within JPMorgan, DBL Investors spun out as an independent firm in January 2008. Ms. Pfund joined JPMorgan (then Hambrecht & Quist) in 1984 as a securities analyst and later joined its venture capital department as principal and then Managing Director in 1989. Ms. Pfund received her BA and MA in anthropology from Stanford University, and her MBA from the Yale School of Management.

Leigh Phillips**Program Manager, Bank on San Francisco, Office of the Treasurer, City and County of San Francisco**

Leigh Phillips is the Program Manager for "Bank on San Francisco", the first city-wide initiative designed to bring "un-banked" residents into the financial mainstream. She has worked for Treasurer José Cisneros in the San Francisco Office of the Treasurer since December 2004. She previously managed the successful two-year pilot of the City's "Working Families Credit" program, a local match to the federal EITC. Prior to working for the City and County of San Francisco, Ms. Phillips worked in development and fundraising at the University of California, San Francisco. She received both her Bachelor of Arts in English Literature and Social Sciences and a Masters of Economic and Social Sciences in Women's Studies from the University of Manchester, UK.

Maria Raff**Initiative Director, Low Income Investment Fund (LIIF)**

Maria Raff is the Director of the Affordable Buildings for Children's Development (ABCD) Initiative at the Low Income Investment Fund (LIIF). With support from the David and Lucile Packard Foundation and First 5 California, the ABCD Initiative is a California-wide collaborative of existing organizations dedicated to building a comprehensive and sustainable financing and support system for child care facility development. Linking people and resources in innovative new ways, ABCD employs various strategies to accomplish its goals including capital financing, supporting the development of local facility development intermediaries, training in facility development and capital financing, project-specific consultation and a facilitated network for developers, and informing policy makers about effective child care facility initiatives. Maria has more than 17 years of community development experience including eight years supporting the development and financing of child care facilities. Maria's previous assignments include working

with First 5 Alameda, the National Economic Development & Law Center, and the Alameda County Community Development Agency. Maria earned her BA in Urban Studies from San Francisco State University.

Matthew Reilein**Program Manager, JPMorgan Chase**

Matt Reilein is the New Markets Tax Credit (NMTC) Program Manager for JPMorgan Chase. Matt oversees JPMorgan Chase's \$185 million in proprietary NMTC allocations and the firm's investments in other NMTC funds and transactions. He joined Bank One, a JPMorgan Chase predecessor, in 2000 in a management-training program. Matt has worked in a range of departments at the bank including, Commercial Real Estate Lending, Private Banking, Government Relations and the Office of the Chairman. Matt graduated from Georgetown University with a degree in International Politics. He also received his MBA from the Kellogg School of Management at Northwestern University with concentrations in Finance and Marketing. He is on the board of the New Markets Tax Credit Coalition and the Chicago Community Loan Fund. He also serves on the award committee for LISC's Chicago Neighborhood Development Awards. Matt is on the Board of Governors of Georgetown University.

Eve Ryan**Senior Vice President and West Region Sales Manager, Community Development Finance, Wachovia Bank**

As a commercial lender to the affordable housing community, Eve Ryan frequently interacts with for- and non-profit developers, housing agencies, city, county and state finance agencies; Fannie Mae, Freddie Mac, the Federal Home Loan Bank, Low Income Housing Tax Syndicators; as well as foundations and other soft funding sources. Ms. Ryan's experience in commercial real estate lending spans 20 years. She began her career with Mitsubishi Bank in Los Angeles as a commercial real estate lender. Prior to joining Wachovia Bank in September 2007, Ms. Ryan was a First Vice President/Regional Manager for Washington Mutual, Seattle, WA. She served as Senior Vice President, Community Development Manager for Wells Fargo Bank, Los Angeles Metro; Director for Enterprise Social Investment Corporation in Columbia, MD and had tenure as a Senior Vice President for both Barnett Bank Florida and NationsBank South Carolina. Over the years she has held numerous board memberships with regional nonprofits, including the California Housing Consortium, Project New Hope and Local Initiatives Support Corporation (LISC), Los Angeles, where she served as Board Chair.

Kathleen Ryan**Counsel, Division of Consumer and Community Affairs, Federal Reserve Board of Governors**

Kathleen Ryan is primarily responsible for drafting and interpreting rules implementing the Truth in Lending Act, the Home Ownership and Equity Protection Act, and the Home Mortgage Disclosure Act. Before joining the Federal Reserve Board, Kathleen was an Attorney at the U.S. Department of Justice.

David F. Sand**President & Chief Investment Officer, Access Capital Strategies LLC****CEO, Access Capital Strategies Community Investment Fund, Inc.**

Started in 1997, Access Capital Strategies is a registered investment advisor dedicated to managing client investments in community economic activity such as affordable housing, economic development and small business lending. Access manages the \$600 million Access Capital Strategies Community Investment Fund, Inc.; a mutual fund investing in credit enhanced and securitized community economic development loans. Fund shareholders include banks, pension funds, foundations and faith based investors. During the seventeen years prior to setting up Access Capital, David worked at a variety of investment management and investment banking firms. Throughout his career, David has worked at the intersection of investor needs and public policy issues. In Boston, he was founder and President of Commonwealth Capital Strategies and President of a money

management boutique owned by Mellon Bank. Earlier he worked in New York for Drexel Burnham Lambert and Shearson Loeb Rhodes. David has an undergraduate degree in American History from Princeton University and a Masters in Public Administration from the Kennedy School of Government at Harvard. He is on the Boards of the Enterprise Foundation of New York, Wall Street Without Walls and the Social Investment Forum. David is 50 years old and lives in Brookline, Massachusetts with his wife Jocelyn and their three children.

Ellen Seidman

Executive Vice President, National Policy and Partnership Development, ShoreBank Corporation

Ellen Seidman is Executive Vice President of the National Policy and Partnership Development at ShoreBank Corporation, and chairs the Board of the Center for Financial Services Innovation, a ShoreBank nonprofit affiliate that helps financial services providers responsibly and sustainably serve US underbanked consumers. ShoreBank is the nation's first and leading community development and environmental banking corporation. Ms. Seidman also directs the Financial Services and Education Project of the New America Foundation, a Washington, DC think tank. Prior to joining ShoreBank, Ms. Seidman served as Senior Counsel to the Democratic staff of the Financial Services Committee of the United States House of Representatives. From 1997 to 2001, she was the Director of the U.S Treasury Department's Office of Thrift Supervision. From 1993 to 1997, Ms. Seidman served as Special Assistant for Economic Policy to President Clinton. She has also held senior positions at Fannie Mae, the United States Treasury Department and the United States Department of Transportation. Ms. Seidman sits on the boards of the Center for Neighborhood Technology (and its car sharing affiliate, I-Go), Coastal Enterprises, Inc., and the Low Income Investment Fund and on the Board of Overseers of the School of Community Economic Development at Southern New Hampshire University. She holds a bachelor's degree from Radcliffe College, a law degree from Georgetown University Law Center and an MBA in finance and investments from George Washington University.

Lisa J. Servon, PhD

**Associate Professor of Urban Policy
Associate Director, Community Development Research Center, Robert J. Milano Graduate School of Management and Urban Policy, New School University**

Lisa J. Servon is Associate Professor of Urban Policy and Associate Director of the Community Development Research Center at the Robert J. Milano Graduate School of Management and Urban Policy, New School University. Professor Servon holds a BA in Political Science from Bryn Mawr College, an MA in History of Art from the University of Pennsylvania, and a PhD in Urban Planning from the University of California, Berkeley. She teaches and conducts research in the areas of urban poverty, community development, economic development, and issues of gender and race. Specific areas of expertise include microenterprise development, the digital divide, and capacity-building for community-based organizations. Her work has been funded by the Open Society Institute, the Aspen Institute, the Ford Foundation, the Fannie Mae Foundation and others. She spent 2004-2005 as Senior Research Fellow at the New America Foundation in Washington, DC. Servon is the author numerous journal articles and two books: *Bridging the Digital Divide: Technology, Community, and Public Policy* (Blackwell 2002), and *Bootstrap Capital: Microenterprises and the American Poor* (Brookings 1999). She lives in New York City.

S. Bruno Siebach

**Vice President, Merrill Lynch Community Development Company
CRA Officer, Merrill Lynch Bank USA**

Bruno Siebach is responsible for community development lending, investments, services, and outreach in Utah. Prior to joining Merrill Lynch in July 2005, he had 19 years of previous banking experience, 3 years with a major bank in New York City and 16 years as a risk management and compliance/CRA examiner with the FDIC. Current board memberships are with Junior Achievement of Utah and Artspace, a nonprofit housing developer

in Utah. He also sits on credit committees with UTFC, an early stage small business lender, and Utah Community Development Corporation, an affordable housing lender. He currently serves as chairman of the Utah Bankers Association's Community Reinvestment Act (CRA) Committee. Mr. Siebach obtained undergraduate and graduate degrees in economics from Brigham Young University, Provo, Utah. He also is a graduate of the Consumer Bankers Association Graduate School of Retail Bank Management from the University of Virginia, Charlottesville, Virginia.

Christopher Sikes

Executive Director and founder, Western Massachusetts Enterprise Fund, Inc.

Christopher Sikes is the Executive Director and founder of the Western Massachusetts Enterprise Fund, Inc., a community development financial institution that has provided financing to micro enterprises, small businesses, and community projects since 1990. In 1986, he was one of the founders of the organization and helped move it from a small microenterprise loan fund to become a community capital organization whose mission is to create economic opportunities for low to moderate income communities and individuals. Chris has been a national advocate for microenterprise development and community economic development.

Theresa A. Stark

Manager, Community Affairs, Federal Reserve Board

Theresa Stark is Manager of Community Affairs at the Federal Reserve Board in Washington, DC. The Community Affairs program engages in ongoing outreach, educational, and technical assistance activities to help financial institutions, community-based organizations, government entities, and the public understand and address financial services issues affecting low- and moderate-income people and communities. Prior to joining the Federal Reserve, Theresa was a Project Manager in the Compliance Policy section of the Office of Thrift Supervision where she helped develop the CRA regulations that were finalized in 1995. She began her career in the Insurance Division of the Federal Savings and Loan Corporation (FSLIC) in 1985. She is a graduate of Vassar College and Catholic University's Columbus School of Law.

John Synder

Homeownership Specialist, NeighborWorks

John Snyder serves as a coordinator of foreclosure-related initiatives for NeighborWorks at both the state and national levels, primarily focused on the design of foreclosure intervention coalitions and of sustainable models for consumer outreach and counseling. John works closely with the NeighborWorks Center for Foreclosure Solutions, and he represents his organization as a co-convenor of the National Foreclosure Prevention and Neighborhood Stabilization Task Force, whose mission is to preserve both homeownership retention and economic stability at the community level. Prior to joining NeighborWorks, John was employed by Fannie Mae for five years in portfolio risk, default intervention, and credit loss management. He also has five years of experience in statistical modeling and credit policy from Chevy Chase Federal Savings Bank, headquartered in Bethesda, MD. John holds an undergraduate degree in Sociology from American University and a MBA from George Washington University.

John Talmage

President & Chief Executive, Social Compact

John Talmage was selected to be the President/CEO by the Social Compact Board of Directors in May of 2006 after serving as Deputy Director. Prior to joining Social Compact, John served as the Deputy Director for Economic Development for the City of New Orleans. In New Orleans, John focused on business development issues, including workforce development, international trade and business recruitment and retention. Before joining the Mayor's office in New Orleans, John worked in New York City, working primarily for the New York City Council. While in New York, John worked with communities throughout North Brooklyn to address economic development, housing and land-use matters. John is

married to Melissa Talmage with whom he has two children, Olivia and Benjamin.

Robert D. Taylor
President, Wells Fargo Community Development Corporation

Bob Taylor has overall responsibility for 320 client relationships and approximately \$1.6 billion in CRA assets. The Wells Fargo CDC is a wholly-owned subsidiary of Wells Fargo & Company, and is the primary vehicle for the company's CRA Investment Test assets. With a staff of 14 in four offices, Taylor oversees all aspects of investment, including sourcing, underwriting, documentation, asset management, collections, and workouts. Prior to founding the WFCDC, Bob served as a Community Development Officer and calling representative for the San Diego, Imperial, Riverside, and San Bernardino county markets in southern California. He was responsible to business development, community relations, and working with governments and non-profits on accessing banking services. Taylor was also heavily involved in the 1996 public agreement between Wells Fargo and the Greenlining Institute for a \$45 billion CRA pledge, the first such pledge made by Wells Fargo. Taylor has also held positions in mortgage underwriting, portfolio management, information systems, secondary marketing, operations, and central credit. Additionally, he has worked in commercial lending as a credit analyst, calling officer, and relationship manager. Taylor is a graduate of the University of San Diego with a BA degree in Business Administration, focusing on finance, real estate, and economics. He also graduated from the commercial lending training program of Bank of America in San Francisco.

Mattie E. Trice
National Bank Examiner, Office of the Comptroller of the Currency (OCC)

Mattie Trice is assigned to Large Bank Supervision, the group responsible for examinations and supervisory activities in the largest national banks. She joined the OCC in 1976 and transferred to the Multinational Banking Division/Large Bank Supervision Division in 1994. Since her move to Charlotte, she has increased her responsibilities to include a portfolio of mid-size and credit card banks. She also has oversight of measures to promote consumer protection, Bank Secrecy Act compliance, and anti-money laundering prevention/detection. Prior to her current position, she served as a Field Examiner throughout the Southeast region. She has examined community banks, mid-size banks, and large banks for general safety and soundness, compliance with consumer protection laws and regulations, and compliance with BSA/AML guidelines. She holds a degree from Tennessee Technological University, Cookeville.

Stephanie W. Turner
Vice President, Community Development Banking, KeyBank National Association

Stephanie (Stevie) Turner has worked at KeyBank in Cleveland, Ohio since 1994 and is responsible for administering the Community Reinvestment Act program for the Greater Cleveland Region. There, she manages the City of Cleveland Neighborhood Reinvestment Agreement and had led a number of efforts to better serve the region through partnership-building, reexamining market dynamics, and designing new products. Previously, she worked at National City Bank in Cleveland as a Commercial Loan Officer/Branch Manager, advancing to Assistant Vice President, Compliance/Community Reinvestment Officer. Ms. Turner also worked as Assistant Branch Manager and Bank Collector for Citizens Fidelity Bank and Trust Company in Lexington, KY. Ms. Turner served two terms as Councilwoman in the City of Shaker Heights, and is a board member of the United Black Fund and an appointed member of the City of Cleveland and Cuyahoga County Workforce Investment Board.

Zachary Urban
Director of Housing Counseling, Brothers Redevelopment, Inc

As the Director of Housing Counseling at Brothers Redevelopment, Inc. Zachary Urban has conducted extensive nationwide research on foreclosure prevention and housing finance policy. He also is a Board Member of the Colorado State Board of Real Estate

Appraisers, President of the Colorado Housing Counseling Coalition, Member of the Colorado Attorney General's Foreclosure and Mortgage Fraud Task Force, Executive committee member of both The Colorado Foreclosure Prevention Task Force and The City and County of Denver Foreclosure Task Force. Mr. Urban is passionately involved in all aspects of foreclosure prevention in the State of Colorado. Administering the Colorado Foreclosure Hotline (over 26,000 callers-to-date), teaching monthly classes on homeownership, and daily counseling sessions with homeowners facing foreclosure has kept Mr. Urban at the forefront of the issues of homeownership preservation in Colorado. Mr. Urban carries with him eight years of mortgage and real estate experience. Previously with Waterfield Mortgage company as a loan officer and before that a real estate investment analyst at a small single family residential real estate investment company based in Fort Wayne, IN. He is a graduate of Colorado State University in Communications. He has been interviewed by National Public Radio, The News Hour with Jim Lehrer, The Wall Street Journal, The Associated Press, NBC Nightly News, Fox News, and others regarding foreclosures in Colorado.

Eloy A. Villafranca
Community Affairs Officer, Federal Deposit Insurance Corporation

As the Community Affairs Officer for the FDIC's Dallas Region, Eloy Villafranca works with banks and communities throughout Texas, Colorado, Oklahoma and New Mexico. Working in the Division of Supervision and Consumer Protection, he interacts with community-based organizations, public and private companies, bankers, regulatory agencies and the public to bring greater understanding and compliance with CRA, the fair lending laws, the community development and financial literacy. He also serves the corporation as a financial writing editor for the *Supervisory Insights Journal*. Mr. Villafranca joined the FDIC in 1989 as a Liquidation Specialist in the Division of Liquidation and was later promoted to Section Chief. In 1991 he joined the Office of Consumer Affairs and established the Community Affairs Program in the Dallas Region. Mr. Villafranca has been on faculty with the ABA National Compliance School, the AIB Operations School, the National Conference of State Bank Supervisors School and the TBA Banking Schools. He holds a BBA in Finance from Texas Tech University, an MBA in Management from the University of Texas and a JD from Texas Wesleyan School of Law. Prior to his regulatory work, he was a Banker in Midland, San Antonio and Dallas. He is a National Community Action Award winner and has been honored by the Texas Junior Chamber of Commerce and the National Society of Hispanic MBAs. He is a team recipient of the FDIC's Chairman's Award for Excellence, and the National Service to America Medal. He has been honored with the Texas Workforce Commission's Award of Excellence, is a three-time recipient of the Federal Executive Board's Public Service Excellence Award, and a two-time recipient of the IRS' Area Director's Award.

Maria Villanueva
Senior Examiner, Federal Reserve Bank of San Francisco

Maria Villanueva began her career at the Reserve Bank as an assistant examiner in 1988 and has worked in various capacities since joining. In 1994, Maria was promoted to manager of the Consumer Affairs and Support Analysis Unit where she was responsible for oversight of fair lending regression analysis, CRA and fair lending protested applications, consumer complaints, and examination report review. Maria left banking supervision to manage the San Francisco Reserve Bank's Economic Education Unit in the Public Affairs Department in 2003 and subsequently returned to banking supervision as a senior bank examiner in 2005. Maria has conducted and participated in Compliance and CRA examinations of some of the 12th District's largest and most challenging institutions since rejoining the supervision function. Her diverse experiences give her a unique and valuable perspective on the examination process.

Alex Viorst**Managing Director, MMA Financial, Inc.**

Alex Viorst provides construction and permanent financing for affordable multi-family housing transactions in the Mid-Atlantic, New England and Chicago markets. MMA's Affordable Debt Group originates debt on behalf of Fannie Mae, Freddie Mac, Community Development Trust and Mass Mutual for 9% low income housing tax credit (LIHTC) deals, and secures Fannie and Freddie credit enhancement for 4% LIHTC deals. MMA also has an aggressive private placement product for affordable housing transactions financed with tax-exempt bonds. Prior to joining MMA, Mr. Viorst was senior vice president with Bank of America Community Development Banking in Washington, D.C. As team leader for community development lending, Alex headed loan origination efforts throughout the Mid-Atlantic with a special emphasis on the preservation of existing affordable housing assets. Prior to joining the Washington, D.C. team, Mr. Viorst was an assistant vice president with Bank of America's community development lending group in Chicago. Alex earned an M.B.A. in Economics from Northwestern University's Kellogg Graduate School of Management and holds a bachelor's degree in Foreign Service from Georgetown University. He is First Vice President and Board Member of the Institute for Responsible Housing Preservation, an organization dedicated to assisting in the preservation of affordable housing properties nationwide.

Michelle Vojacek**Director, Foreclosure Mitigation and Program Coordinator for the Foreclosure Prevention Program, City of St. Paul**

In addition to focusing on foreclosure mitigation efforts on the city level, Michelle Vojacek currently serves on the Minnesota Foreclosure Partners Council. Michelle is also a founding Board Member of the Greater Frogtown Community Development Corporation and a past Board Member of the St. Paul Heritage Preservation Commission, St. Paul Neighborhood Sales Tax Revitalization Program and Dayton's Bluff Neighborhood Housing Services. Prior to joining the City of St. Paul, Michelle was Assistant Director of Dayton's Bluff Neighborhood Housing Services, and prior to that the Vice President of Real Estate at Western Bank. Michelle holds a bachelor's degree in Business Administration with an emphasis in Finance from the University of Minnesota.

Robert J. Wasserman**Senior Vice President, US Bancorp Community Development Corporation**

Robert J. Wasserman is the Senior Vice President of Historic and New Markets Tax Credit Investments for US Bancorp Community Development Corporation. Rob began his career acquiring, closing, and syndicating Historic and Low-Income Housing Tax Credit transactions for national tax credit syndicators. His experience includes originating, underwriting and structuring financial transactions, negotiating legal documents, investing equity into NMTC, LIHTC and HTC investments, lending pre-development and mezzanine financing, underwriting tax-exempt debt, and asset managing the investments. Rob has published several articles on the financing and structuring of NMTC and LIHTC investments. Rob is also the President of Empower Now, a not-for-profit dedicated to promoting computer literacy in education centers for residents of affordable housing communities in Los Angeles. Rob holds a J.D. from the UCLA School of Law and an M.B.A. from the Anderson School of Business at UCLA.

Jeff Weiner**Senior Compliance Examiner, Federal Deposit Insurance Corporation (FDIC)**

Jeff Weiner has over 17 years of experience working for the FDIC. At the Seattle Field Office, he is currently leading compliance, fair lending, and CRA examinations of the more complex institutions in the FDIC's Seattle and Portland Field Territory. Mr. Weiner has authored large bank CRA public evaluations since 1997 in the Western United States and serves as an instructor at the FDIC's CRA School in Washington, DC. Mr. Weiner is a graduate of the University of Washington and lives in Seattle.

Kathryn A. Williams**Senior Vice President & CRA Officer, HomeStreet Bank**

Kathryn Williams also serves as Director on the Boards of HomeStreet Bank and HomeStreet, Inc. She has worked at HomeStreet Bank (previously Continental, Inc. and Continental Savings Bank) since 1978, except for three years (1985-1988) when she worked in Honduras, Central America in rural development with a Honduran rural development agency. Prior to that, she worked for 10 years as a Probation Counselor at the King County Juvenile Court. Over the years, Kathryn has served in a volunteer role for many community and business organizations. Currently she serves the Mountain-to-Sound Greenway Foundation, Woodland Park Zoo, Downtown Seattle Association, University of Washington School of Social Work, Seattle Rotary, Corporate Volunteer Council (United Way), Habitat for Humanity of Seattle/South King County and the University Congregational United Church of Christ. She holds an undergraduate degree and an MA in Social Work from the University of Washington and a MBA from the University of Puget Sound.

Carl Wise**Senior Vice President, Alliant Capital**

Carl Wise is currently a Senior Vice President of Alliant Capital, a sponsor of Low Income Housing Tax Credit funds. In this position, Mr. Wise interacts with banks and other equity investors in underwriting and structuring investments. As of year end 2007, Tax Credit equity at Alliant totaled over \$3billion. Prior to joining Alliant Mr. Wise was Senior Managing Director, Real Estate Equity for DaimlerChrysler Capital Services. In this position he was responsible for, among other things, portfolio investments in Low Income Housing Tax Credits totaling over \$900million. Mr. Wise also served on the Board of Governors of the Affordable Housing Investors Council from 1995 to 2002. Prior to 1990, Mr. Wise practiced real estate law with Stroock & Stroock & Lavan in New York City. He is a graduate of University of Massachusetts and New York Law School.

Deborah C. Wright**Chairman & CEO, Carver Bancorp, Inc.**

Deborah C. Wright is Chairman & CEO of Carver Bancorp, Inc., (NASDAQ: CARV), the holding company for Carver Federal Savings Bank, a federally chartered savings bank and the nation's largest African- and Caribbean- American operated bank with approximately \$800 million in assets and 170 employees. Carver operates ten full service branches in the New York City boroughs of Brooklyn, Queens, and Manhattan. Black Enterprise Magazine named Carver the Financial Services Company of the Year in 2006. Prior to assuming her current position, Ms. Wright was President and CEO of the Upper Manhattan Empowerment Zone Development Corporation, from May 1996 until June of 1999. She previously served as Commissioner of the Department of Housing Preservation and Development under Mayor Rudolph W. Giuliani from January 1994 through March 1996. Previously, Mayor David N. Dinkins appointed Ms. Wright to the New York City Housing Authority Board, which manages New York City's 189,000 public housing units. Ms. Wright serves on the boards of Kraft Foods Inc., Time Warner, The Partnership for New York City, The Children's Defense Fund and Sesame Workshop. She is a member of the Board of Managers of the Memorial Sloan-Kettering Cancer Center and served as a member of the Board of Overseers of Harvard University. She earned A.B., J.D. and M.B.A. degrees from Harvard University.

Steve Zuckerman**Founder and Managing Director, Self Help, California Office**

Self-Help is one of the nation's leading Community Development Financial Institutions (CDFIs), with the mission of creating and protecting ownership and economic opportunity for people of color, women, rural residents, and low-wealth families and communities. Over its 28-year history, Self-Help has provided more than \$5 billion in financing to 55,000 borrowers, and the Self-Help Credit Union now serves more than 22,000 members with a full range of financial services. After working for Self-Help shortly after its founding (1984-85) and serving on its board for 10 years, Steve Zuckerman rejoined Self-Help in 2006 to launch the Oakland office

to expand Self-Help's reach and develop new programs that further its mission. He also serves on the boards of the Renaissance Entrepreneurship Center and the Positive Coaching Alliance, the advisory board of One California Bank, and the investment advisory board of the Tenderloin Neighborhood Development Corporation. Previously Steve spent 15 years with McCown De Leeuw & Co. (MDC), a middle market leveraged buyout firm based in Menlo Park, CA. Earlier work experience also includes several years with the consulting firm of Bain & Company, investment banking with Morgan Stanley, and independent consulting work supporting non-profit organizations pursuing major new initiatives. Steve earned an MBA from the Stanford Graduate School of Business and a BA in economics and mathematics from Yale University.