

Speaker Biographies

Rodrigo J. Alba is a legal and legislative consultant in the financial services industry, with expertise in mortgage finance issues. He is currently serving as Legislative Counsel to the *Mortgage Bankers Association*, advising and coordinating the industry's state and federal legislative efforts. Rod also serves as special projects counsel to *National Council of La Raza*, the largest Latino civil rights organization. His current practice, through *Washington Consulting Associates*, includes counseling on administrative and legislative matters, and government representation at all levels. Rod is a frequent speaker on panels and conferences relating to legal and regulatory developments in mortgage lending, and is an instructor at MBA's School of Mortgage Banking. In his experience with the mortgage industry, Rod has held roles in both public and private sectors. From August 2004 to August 2007, Rod served as Vice President for Federal and Regulatory Affairs with *ACC Capital Holdings*, in Washington, DC, where he served as point industry contact, federal law counsel, and government relations lobbyist at state and local levels.

Previously, Rod served as the *Mortgage Bankers Association's* Senior Director of Government Affairs. In this capacity, Rod was MBA's lead counsel on advocacy activities, providing advice on all legal and regulatory issues. Rod served as staff chair on MBA's Regulatory Compliance and Legal Issues Committees, where he organized the advisory activities of the industry's legal and regulatory experts. Before joining MBA, Rod was an attorney with the Department of Housing and Urban Development, in the *Office of General Counsel, GSE/RESPA Division*. As Senior Attorney for RESPA, Rod participated in the drafting and development of every rule and administrative interpretation under RESPA and Regulation X from 1994 to 2000. Rod has received numerous recognition awards in his years with MBA and HUD. Prior to that, Rod was recognized with a Congressional Fellowship and served in a legal capacity in various federal administrative agencies. His education includes a *Juris Doctor* (1993) from Syracuse University College of Law and a B.A. in Economics (1990) from the University of Maryland, College Park Campus.

Alice Alvey is President of Mortgage U, Inc., a full service training and consulting company dedicated to the mortgage industry. Since starting MU with Jan Wetzel in 1996 Alice has created customized classroom and internet programs that provide concise, effective and real world education for loan officers, processors and underwriters covering all types of financing. She works closely with the quality control firm Wetzel Trott in order to maintain hands on experience in active loan files. Her consulting expertise provides assistance to lenders on all aspects of front end mortgage operations including risk management, compliance and FHA lending. Alice's career in mortgage lending began as a processor in 1982. Just prior to starting Mortgage U she served as Senior Vice President of Operations for a national wholesale and retail bank responsible for underwriting through insuring and loan administration. She has served on Fannie Mae's Risk Management Advisory Council and as an instructor with Fannie Mae's Housing Finance Institute. Alice authored the FHA and VA Practical Guides distributed by Allregs® and is a Master Certified Mortgage Banker (CMB), designated by the Mortgage Bankers Association of America. She is a recipient of the Vic Miller, Outstanding Mortgage Banker Award in 2000, presented by the Michigan Mortgage Lenders Association.

Richard J. Andreano, Jr. focuses on regulatory compliance, transactional and administrative matters for residential housing and financial clients. His practice includes:

- Advising lenders, brokers, financial service companies, builders, title companies and real estate professionals regarding matters involving RESPA, TILA, ECOA, FairHA, FCRA, FDCPA, HMDA, information privacy and safeguarding requirements and other federal and state laws.
- Assisting clients with affiliated business arrangements, marketing and incentive programs, and developing new loan programs and arrangements.
- Representing clients in RESPA, fair lending/housing and other administrative investigations and enforcement actions.

Rich is a frequent speaker on industry matters for MBA, RESPRO, October Seminars, and other organizations, a faculty member of NAFCU's regulatory compliance school, and counsel to MBA on RESPA reform.

Joseph L. Barloon, partner with Skadden, Arps, Slate, Meagher & Flom LLP, represents a wide range of clients in federal and state criminal and enforcement agency investigations. He also has extensive experience in grand jury investigations, appellate litigation and enforcement actions relating to the financial services industry. In addition, he conducts corporate internal investigations and provides compliance advice regarding consumer financial services, internal controls and related issues.

Mr. Barloon's experience in criminal investigations has included the representation of both corporate and individual clients in grand jury and U.S. Department of Justice ("DOJ") investigations throughout the country. In addition, he has served as counsel for a variety of organizations conducting internal investigations of potential criminal conduct. Mr. Barloon represents financial institutions in connection with fair lending, predatory lending, money laundering compliance issues and investigations, litigation and administrative actions by the DOJ, federal banking regulatory agencies and various state enforcement agencies. Mr. Barloon has lectured and published on various topics including government investigations, consumer financial services litigation and compliance, and financial crimes.

David Berenbaum serves as The National Community Reinvestment Coalition's Executive Vice-President. NCRC (NCRC) is a association of more than 600 community-based organizations that promote access to basic banking services, including credit and savings, to create and sustain affordable housing, job development, and vibrant communities for America's working families. David is responsible for implementing NCRC's legislative, research, compliance, community lending, minority business and civil rights programs. He testified in 2007 before the House Financial Services Committee on solutions to the current foreclosure crisis in America and before the Senate Banking Committee hearing on solutions to the current sub-prime mortgage melt-down. His current national public policy and regulatory focus includes initiatives to expand CRA to reach all financial service providers, Home Mortgage Disclosure Act analysis, RESPA reform, enactment of a meaningful national responsible lending bill and related consumer protections. Mr. Berenbaum has achieved a national reputation as a civil rights expert and advocate. He attained national recognition for fair housing and related consumer protection advocacy and has appeared as an expert on numerous national news magazine shows – including Dateline NBC, 48 Hours, The CBS Evening News, Bloomberg, CNBC, CNN and others. Recently, his work documenting fair lending compliance issues by mortgage brokers through mystery shopping in six cities and concerning about appraisal valuation practices was reported on by syndicated real estate columnist Ken Harney in two articles.

Mr. Berenbaum is responsible for coordinating NCRC's fair housing and fair lending compliance initiatives, which in 2008 will be relaunched under the historic name "National Neighbors", and the establishment of NCRC's new CDFI, which is a component of its National Homeownership Sustainability Fund. David is also one of the founders of NCRC's Center for Responsible

Appraisals and Valuations. The CRAV celebrates appraisal best practices in cooperation with its stake holders, who include lenders, securitizers, appraisers, real estate professionals and other public and private sector leaders. Mr. Berenbaum can be contacted at (202) 628-8866 or dberenbaum@NCRC.org. The National Community Reinvestment Coalition's website is www.NCRC.org.

Denise Peters Brennan joined Wells Fargo Home Mortgage, Inc. in October 1995. Ms. Brennan's responsibilities have been litigation management and the provision of legal services for the legal and regulatory support of the production servicing business units. Since 2003, Ms. Brennan's primary responsibilities have been litigation management, including 30 plus class actions and fraud investigations. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. It is also one of the nation's largest retail mortgage originator with over 700 locations in 50 states. Wells Fargo Home Mortgage is also one of the largest servicer with over 7.7 million loans.

Following several years of private practice as a criminal defense attorney, Ms. Brennan moved to Detroit, MI and began a career in real estate lending. Ms. Brennan worked for Regency Savings and Loan providing legal and regulatory compliance support as well as running the payoff/lien release department. Later, Ms. Brennan worked for Comerica Bank as primary legal support for the mortgage division. Ms. Brennan also worked for Briggs and Morgan of Minneapolis, MN providing class action defense to a variety of mortgage lenders. Ms. Brennan received her J.D. degree from the University of Detroit Law School in 1983 and was admitted to the State Bar of Michigan and in United State District Court (Western Division) in 1983. She is also admitted to practice in the State of Minnesota and Iowa. She is a member of the Mortgage Bankers Association of America and the American Bar Association.

James Brodsky is a founding member of Weiner Brodsky Sidman Kider PC. He concentrates on residential mortgage finance legal and business issues. Strategic business initiatives and arrangements, federal compliance and regulatory matters, asset purchases and sales, mergers and acquisitions, and secondary mortgage market transactions are a focus of Jim's practice. Jim's clients include international, national and regional mortgage lenders and investors, other financial institutions and intermediaries, title companies, real estate brokers and trade associations. As a former HUD Deputy Assistant Secretary, Jim has deep experience in FHA and Ginnie Mae (as well as Fannie Mae and Freddie Mac) issues and opportunities. Jim is General Counsel of the National Reverse Mortgage Lenders Association, and provides advice and counsel to its individual members. Jim is a Director of MFA Mortgage Investments, Inc., and Chairman of its Compensation Committee. MFA is a ten billion dollar NYSE-listed residential mortgage REIT. Jim is the Contributing Author to Pratt's Secondary Market Residential Mortgage Transactions, and Consulting Editor to Mortgage Lending Compliance Alert. He is a graduate of the Georgetown University Law Center and of Columbia and Cornell Universities.

Teresa A. Bryce is Executive Vice President, General Counsel, Chief Risk Officer and Secretary for Radian Group, a global credit risk management company. Recently, she also assumed responsibility for the international mortgage insurance business. Prior to that, as Director of Legal and Corporate Affairs for Nexstar Financial Corporation and MBNA Home Finance (Senior Vice President, General Counsel and Corporate Secretary prior to the MBNA acquisition), Ms. Bryce was responsible for legal, compliance, quality assurance, credit policy, insurance and governmental affairs matters in addition to her corporate secretarial duties.

Ms. Bryce is chair of the Board of Trustees of the Research Institute for Housing America. She is also a vice chair of MORPAC. Ms. Bryce has previously served as a member of the Consumer Advisory Council of the Federal Reserve, the Fannie Mae National Advisory Council, as well as a member of both the Board of Directors and of the Residential Board of Governors of the Mortgage Bankers Association of America. Ms. Bryce received the 2001 Distinguished Service

Award from the American Association of Residential Mortgage Regulators, 2001 Stakeholder Award from The Charting Your Own Course Foundation, the 1999 State and Local MBAA Service Award and the 1993 Leadership Lending Award from Prudential Home Mortgage. In 2004, she was chosen as one of the 40 Most Influential Women in St. Louis by the St. Louis Business Journal. She is a graduate of the University of Virginia and the Columbia University School of Law.

Michael D. Calhoun is President of the Center For Responsible Lending, which is the policy affiliate of Self-Help, a community development lender based in North Carolina that has provided over \$4.5 billion in financing for first time homeowner loans and small business loans. The Center For Responsible Lending is a research and policy institute focusing on consumer lending issues. Mr. Calhoun was a principal drafter of the North Carolina acts regulating predatory mortgage loans and mortgage brokers and lenders, and he has more than twenty five years experience in consumer law. He has authored numerous papers on the subject and has testified before Congress and numerous state legislatures. Mr. Calhoun received his B.A. degree in economics from Duke University, and his J.D. degree from the University of North Carolina.

Corey Carlisle is Senior Director of Government Affairs and has primary staff responsibilities for the MBA Residential Loan Production Committee, the Quality Assurance Subcommittee and its Fraud and Ethics Working Group. Corey also has a lead role on a number of issues such as FHA reform, alternative mortgage products, lending to nontraditional borrowers, appraisal reform and AVMs, licensing issues, and fraud committed against lenders. Corey is also tasked with developing program content on a number of critical MBA conferences including the Residential Underwriting Conference, the National Fraud Issues Conference, the Residential Loan Production Conference and the Government Lending Conference. Corey came to MBA from Countrywide Financial Corporation where he was First Vice President of Public Policy and Industry Affairs. Prior to this position, he was a Senior Product Manager for five years, first with Freddie Mac for three years and then at First Franklin Financial for two years. He's been a consultant in the Quantitative Business/Financial Analysis Group at Price Waterhouse Coopers and a Legislative Assistant to U.S. Senator Kent Conrad (D-ND). On the Hill, Corey was responsible for all banking, housing and economic development issues, and assisted the Senator on tax policy and other legislation before the Senate Finance Committee. Corey did his undergraduate work in economics and political science at the University of Minnesota and has M.S. from the London School of Economics.

Donna Case-Rossato ("Casey") is a Vice President and Chief Counsel of First Collateral Services, Inc., a warehouse lender and subsidiary of CitiMortgage, Inc. in St. Louis, Missouri. Previously, she had been Chief Counsel of CitiMortgage's wholesale lending channel. Prior to her time with CitiMortgage, she was a Vice President and Counsel with First Nationwide Mortgage Corporation. Ms. Case-Rossato's responsibilities include advising business partners on all aspects of Warehouse Lending, Wholesale Originations, and Counter Party Risk Management, including new product development, contract disputes, new process-oriented initiatives, marketing and day-to-day legal issues. Her prior responsibilities as litigation counsel included litigation management and dispute resolution, risk mitigation and business-line counseling for servicing and production of residential mortgage loans. Litigation included loan servicing, production and insurance, foreclosures, bankruptcies, TILA, RESPA, FDCPA, escrow accounts, loss mitigation, discrimination, deceptive trade practices, environmental and soil issues, as well as broker and correspondent lender fraud. She has spoken at numerous conferences, including MBA Legal Issues, on a variety of origination, servicing and litigation topics.

Prior to 1997, Ms. Case-Rossato was in private practice in Connecticut. Her practice focused on creditors rights litigation and compliance, as well as residential real estate closings and title issues. She is admitted to practice law in both Connecticut and Maryland. Her education

includes a B.S. in 1980 from Cornell University and a J.D. in 1989 from Western New England College School of Law.

Robert M. Couch was confirmed by The United States Senate on June 13, 2007 to serve as General Counsel of the United States Department of Housing and Urban Development (HUD). As General Counsel, Mr. Couch leads a nationwide organization of approximately 400 attorneys and 300 non-attorneys headquartered in Washington, D.C., along with ten regional offices and thirty-seven field offices throughout the country. The General Counsel serves as the chief legal advisor to the Secretary, Deputy Secretary, and other principal staff, providing advice on federal laws, regulations, and policies that affect the programs of HUD. Prior to his confirmation, Mr. Couch served as Acting General Counsel from December 5, 2006, to June 15, 2007. Mr. Couch began his service at HUD as President of the Government National Mortgage Association (Ginnie Mae) after being confirmed by the Senate on June 15, 2006.

An active member of the mortgage banking industry, Mr. Couch has served as a former Chairman and a member of the Board of Directors of the Mortgage Bankers Association of America. For seven years, he served on the Strategic Planning Committee of that organization. He has also served as President of the Mortgage Bankers Association of Alabama.

John A. Courson was the 2003 Chairman of the Mortgage Bankers Association (MBA). Courson served several terms on MBA's Board of Directors. He is a former member of the Residential Board of Governors (RESBOG) and Commercial Real Estate/Multifamily Finance Board of Governors (COMBOG). He has previously served as Chairman of RESBOG, MBA's Legislative Steering Committee, MBA's State and Local Liaison Committee and Mortgage Reform Task Force. He has also served as President of the California Mortgage Bankers Association and Michigan Mortgage Bankers Association, and as a Director of the Texas Mortgage Bankers Association.

Courson began his career in mortgage banking working part time for Kassler & Co. Mortgage Bankers in Denver, Colorado, while attending high school and college. He has served as President and Chief Executive Officer of Central Pacific Mortgage Company, President and Chief Executive Officer of Westwood Mortgage Corporation and as President and Chief Operating Officer of Fundamental Mortgage. Courson has been appointed Chairman of the Board of Directors of the California Housing Finance Agency by Governor Arnold Schwarzenegger.

Robert P. Davis is a partner in the Washington Office of Mayer Brown LLP, where he heads the employment practice. He served as the Solicitor of the United States Department of Labor from 1989-1991, and previously held senior positions at the Department of Justice and Department of Transportation. He received his J.D. *magna cum laude* from Georgetown University, where he was an Editor of the Georgetown Law Journal. Bob has represented MBA on several policy matters in the employment area, including the favorable opinion issued by the Department of Labor to MBA on the exempt status of mortgage loan officers.

Rachel Dollar is a California attorney and recognized expert in the mortgage lending industry. She is the editor of the acclaimed public service industry website Mortgage Fraud Blog (www.mortgagefraudblog.com) which is committed to raising awareness of the growing problems associated with Mortgage Fraud. Ms. Dollar represents lenders and secondary market investors nationwide in mortgage fraud litigation and consults with mortgage lenders on policy and procedure, lending documentation and direction of quality control practices. She is a partner in the law firm of Smith Dollar PC where she chairs the firm's Mortgage Banking Group.

Ms. Dollar has developed a reputation as one of the foremost innovators and thought leaders in the real estate finance industry and has been widely quoted in the Wall Street Journal, USA Today, the Los Angeles Times and other publications. She was recognized in 2005, 2006 and 2007 by Inman News as one of the 100 Most Influential Real Estate Leaders. She is a nationally recognized speaker on the topics of mortgage banking and mortgage fraud and has appeared on CNN, CBS News and other radio and television programs. She is the editor of the acclaimed public industry website, Mortgage Fraud Blog, recognized in 2007 as Most Innovative Real Estate Blog. Ms. Dollar is an author of *Protect Yourself from Real Estate and Mortgage Fraud* the first full scope mortgage fraud book released by a major publisher (Kaplan Publishing, August 2007.)

Tim Doyle is a Vice President of Industry and Agency Relations with the Conference of State Bank Supervisors (CSBS). At CSBS, Mr. Doyle is responsible for coordinating amongst state mortgage regulators the development of a national residential mortgage licensing system. Additionally, he interfaces with the mortgage industry in providing input on system development issues and works both regulators and industry to facilitate the development of consistent and modern legislative and regulatory mortgage standards across states.

Prior to joining CSBS, Mr. Doyle was a Senior Director in the Government Affairs department of the Mortgage Bankers Association (MBA). At MBA, Mr. Doyle managed policy issues concerning residential loan production, including government lending, affordable housing, licensing, and mortgage fraud issues. Previous to working at MBA, Mr. Doyle worked for the U.S. Department of Agriculture (USDA) Rural Development, where he worked on community development issues, with responsibilities throughout New York State. Mr. Doyle has also worked at the Community Preservation Corporation, a not-for-profit, multi-family affordable housing lender, where he originated loans and consulted on HUD's Mark-to-Market program, evaluating Section 8 subsidized properties for debt restructuring. He began his housing career working with the Federal Housing Administration (FHA) in the Single Family Housing Programs and Policies Division. Mr. Doyle, a native of Virginia, is a graduate of the College of William & Mary and holds a master's degree in public administration from the Maxwell School of Citizenship and Public Administration at Syracuse University.

Preston DuFauchard, the Commissioner for the California Department of Corporations, has practiced law and been a leader in the San Francisco Bay Area legal community for the past 22 years. He began his legal career in 1984, with the law firm of Brobeck, Phleger & Harrison, where he practiced civil litigation and trial work for eleven years. While at the Brobeck firm, he handled a variety of litigation matters, trials, and appeals, including mass tort cases, environmental insurance coverage litigation, securities litigation, and civil rights cases. He became a partner in the Brobeck firm in 1991. He joined the Landels, Ripley & Diamond law firm as a litigation partner in 1995, where he practiced until 1997.

He joined the in-house legal department for Bank of America Corporation in 1997. There, he was Assistant General Counsel and became the department's San Francisco Office Manager. While at the Bank, he was responsible for substantial litigation and regulatory matters. The types of litigation and regulatory matters for which he was responsible at Bank of America included class action securities litigation, consumer class action litigation, broker-dealer arbitrations, private equity disputes, and construction development litigation. In addition, he provided counsel to the Bank of America systems architectural review committee, regarding e-mail and electronic data programs and policies. Commissioner DuFauchard was President of the Bar Association of San Francisco Endowment Fund, and has been a member of the Board of Directors of the Bar Association of San Francisco. He also served as President of the Barristers Club of San Francisco, which is the new lawyer division of the San Francisco Bar Association. He has been a member of the Board of Directors for the San Francisco Legal Aid Society - Employment Law Center, where he chaired the audit committee. He was the Chair of the State Bar of California's Resolutions Committee, which is responsible for recommendations to the State Bar of proposed

changes to state laws. He is a member of the American Bar Association, the Bar Association of San Francisco, and the Charles Houston Bar Association. He attended Boalt Hall School of Law, where he earned his J.D. in 1984, and Stanford University, where he obtained his B.A. in 1979.

Kathleen T. Egan is Senior Vice President and Assistant General Counsel with Wachovia Corporation, Charlotte, North Carolina. Ms. Egan is a member of the General Bank Specialty Finance Group and provides general legal support for all real estate secured consumer loan servicing, construction loan administration, asset management, and legislative issues related to mortgage loan servicing. She has been active in the MBA Legal, Regulatory and Quality Assurance Committee for many years, serving as Chair in 2005.

Prior to joining Wachovia, Ms. Egan served as Assistant General Counsel with Bank of America in Charlotte, N.C., where she provided general legal support for three real estate secured consumer loan servicing centers with a portfolio of over three million loans. Ms. Egan also supported mortgage loan servicing at First Nationwide Mortgage Corporation in Maryland, where she assisted with community development and Native American lending initiatives. In addition, Ms. Egan provided legal support for Wendover Financial Services in Greensboro, N.C., a sub-servicer for a wide variety of agency and private investors. Ms. Egan holds a Bachelor of Arts Degree in Political Science from the University of North Carolina at Greensboro and obtained her Juris Doctorate from North Carolina Central University School of Law.

Bob Emerling is First Vice President of Enterprise Risk Management for Financial Freedom Senior Funding Corporation in Irvine, California. He oversees all risk areas for Financial Freedom which includes quality control, FHA Administration, seller approval and monitoring, regulatory compliance, and fraud. He has over 20 years of FHA experience in both originations and servicing. He has been with Financial Freedom for 3 years.

Bob Fall is an Associate General Counsel with Freddie Mac in the Mortgage Law Department. He primarily supports Freddie Mac's mortgage servicing areas, focusing on loss mitigation and REO disposition. He also provides the primary legal support for issues involving condominiums, cooperatives, and hazard/flood insurance. Prior to joining Freddie Mac, he was a partner with the Washington, D.C. law firm of Kass, Skalet, Segan & Spevack. He graduated with honors from the George Washington University Law School, and is admitted to practice in Washington, DC and Virginia.

Roger Fendelman, Esq. is Vice President of Compliance for Interthinx, a provider of automated risk mitigation and regulatory compliance tools for the mortgage industry, where he developed the *PredProtect Regulatory Compliance Suite*SM used by lenders and investors around the country. Before he joined the company (formerly ApplIntell) in 2004, he worked in the legal department of Nexstar, a 50-state lender acquired by Bank of America, where he focused on legislation, licensing and state examinations, and at CitiMortgage. Prior to entering the mortgage industry in 1997, Roger engaged in the private practice of law in St. Louis.

Roger received his JD from St. Louis University School of Law and his BA in Economics from the University of Missouri. He is a member of the Missouri Bar and the MBA Legal Issues and Regulatory Compliance Committee, and is a Campus MBA SOMB real property and regulatory compliance instructor.

Richard Gottlieb, a member of Dykema Gossett PLLC's senior management team, leads the firm's Financial Institutions group (with overall oversight of the firm's various financial institution practice areas), chair of the firm's national Consumer Financial Services practice, and a

member of the Chicago office management committee. Richard represents primarily mortgage lenders in the defense of both individual and putative class action suits alleging false or deceptive practices and statutory consumer lending violations. Richard is a nationally-recognized author and lecturer on consumer financial services, subprime lending, class action and trial practice matters, and is an active member of various bar and trade associations. A recognized leader in the field, he is the youngest lawyer ever elected by his peers as a Fellow of the American College of Consumer Financial Services Lawyers.

Paul F. Hancock focuses his practice on litigation as it relates to the financial services industry, namely mortgage banking and consumer credit. Before entering private practice, he served as the Deputy Attorney General for South Florida, managing the Attorney General's legal programs in the southern portion of the state, and personally litigating cases of major significance statewide. He briefed and argued *Gore v. Bush* before the Florida Supreme Court and the U.S. Supreme Court. He also defended the state in private class action and governmental pattern or practice litigation.

Mr. Hancock spent more than 20 years with the Civil Rights Division of the U.S. Department of Justice (DOJ), attaining the highest-ranking career position in the Division. He is experienced in all areas of civil rights litigation. He originated the department's fair lending enforcement program, serving as the program's director for nine years. He also served as the DOJ's Acting Deputy Assistant Attorney General for Civil Rights. He received many awards from the Department, as well as from outside organizations for his law enforcement efforts, including special recognition from Attorney General Janet Reno for his development of the Department's fair lending enforcement program.

David S. Hay is a Senior Vice President and Secretary for SunTrust Mortgage, Inc., where he serves as the Managing Attorney, and lives in Richmond, Virginia. Prior to joining SunTrust in 2007 David was an attorney for JPMorgan Chase Bank, N.A., where he provided legal services to the Servicing Division of Chase Home Finance LLC in Columbus, Ohio. During his seven years within the heritage Bank One organization David held several positions including serving as the Retail Practice Group Manager and the lead attorney for Banc One Financial Services, its consumer finance company, and prior to that was the Regional General Counsel for Banc One Corporation. Prior to coming to Bank One David was in private practice with Briggs and Morgan, Professional Association, in Minneapolis where he was a shareholder in the firm's Mortgage Banking Practice Group. David started his financial services practice as General Counsel for Chemical Mortgage Company in 1986 where he served for 10 years.

David graduated cum laude from The Ohio State University College of Law, and he earned his undergraduate degree from Duke University – A.B., Accounting and History. David is admitted to practice law in Virginia, Minnesota, Ohio and Florida. He is past Chairman of the Legal Issues Committee of the Mortgage Bankers Association of America.

Thomas Hefferon is a partner in Goodwin Procter's Litigation Department, resident in the Washington, D.C. office. He specializes in the defense of financial institutions in the consumer services industry in cases that typically arise under the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Fair Credit Reporting Act (FCRA), the Equal Credit Operating Act (ECOA), the Fair Housing Act (FHA), the Fair Debt Collection Practices Act (FDCPA), state and federal unfair and deceptive acts and practices laws (UDAP), other consumer lending statutes and regulations, bankruptcy laws and the common law. In the last five years, these have included more than 100 putative class actions, most of which were brought as nationwide class actions and were filed in a large variety of state and federal courts across the country. Mr. Hefferon is chair of the firm's Consumer Financial Services Litigation Practice

Group, which includes more than a dozen attorneys wholly or predominantly devoted to the defense of these types of matters.

Mr. Hefferon also represents a number of financial institutions and trade groups in contested matters before federal and state administrative agencies, including the Federal Trade Commission, the federal Department of Housing and Urban Development, and state civil rights, consumer protection, and licensing authorities. Mr. Hefferon also frequently appears as *amicus curiae* counsel in cases involving the consumer credit industry.

Lois Jacobs is a Partner in the Los Angeles area litigation boutique firm Kralik & Jacobs, where she handles mortgage banking and consumer finance litigation as well as intellectual property and other business litigation matters. Before Kralik & Jacobs was formed in January 2008, Lois was Of Counsel with its predecessor law firm, Kralik & Associates. Prior to joining Kralik & Associates, Lois had served as General Counsel of PMC BanCorp, an independent mortgage bank based in Los Angeles County, California, and as Vice President, Associate General Counsel and Chief Litigation Counsel of Ameriquest Mortgage Company. From 1999 to 2005, Lois was Vice President and Senior Counsel for Transactional and Litigation Affairs of IndyMac Bank, F.S.B., where she was responsible for the Bank's litigation, dispute resolution, business-to-business contractual and investor repurchase matters. Lois joined IndyMac Bank from the Los Angeles office of Hughes Hubbard & Reed LLP, where she was Senior Litigation Counsel. Lois earned her J.D. degree from the University of Chicago Law School and her A.B., *magna cum laude*, from Barnard College, Columbia University, and she is a member of the California and District of Columbia bars. Lois served as the 2005-2006 Chair of Mortgage Bankers Association's Legal Issues, Regulatory Compliance and Quality Assurance Committee.

Robert M. Jaworski is a member of the Financial Industry Group and a member of Financial Services Regulatory Group. His practice focuses on consumer credit compliance and other regulatory issues of concern to banks, thrifts, mortgage bankers, secondary mortgage lenders, finance companies and industry-related trade associations. He reviews documents for compliance with federal and state laws; helps financial institutions resolve compliance and licensing issues raised by state and federal regulators; performs compliance audits of loan files and operations; assists Reed Smith litigators in consumer finance-related individual and class action litigation; and generally provides counsel on day-to-day compliance issues as they arise. A frequent speaker on compliance issues before state and national groups, Bob has authored numerous articles on the subject. He has also developed the curriculum and manuals for the NJ Mortgage Banker/Broker and Secondary Lender License Examination Review courses, which he teaches under the auspices of Lenders Resource Development, Inc., a company he founded.

Mitchel Kider is a founding member of Weiner Brodsky Sidman Kider PC, and has served as the firm's Chairman since its inception. He has a practice concentrating on matters relating to mortgage banking, real estate and consumer finance. A litigator by trade, Mitch's practice includes the representation of homebuilders, banks, mortgage banks, credit card issuers and other financial service companies in state and federal courts throughout the country. He has defended clients in more than 100 class actions and provided representation on both the plaintiff and defense side of complex commercial cases. In addition to litigation, Mitch's practice includes advising clients on matters of regulatory compliance, negotiating and drafting agreements, and analyzing and developing business plans. Mitch is a frequent speaker on industry matters and was named a Faculty Fellow of the Mortgage Bankers Association of America in 1992.

Joe Kolar is a partner of Buckley Kolar LLP, where he regularly counsels financial institutions, financial services companies, mortgage companies, mortgage insurers, national trade associations and others in complying with mortgage and consumer lending regulations, including

those relating to subprime lending, real estate settlement procedures, privacy, electronic signatures and records, escrows, truth in lending, fair credit reporting, equal credit opportunity, fair housing/fair lending, community reinvestment, state regulations and licensing. Mr. Kolar also has a significant practice in evaluating, drafting and advocating new legislative and regulatory proposals affecting the mortgage and consumer credit industry.

Mr. Kolar advises on FHA-insured and VA-guaranteed single-family and project mortgage loan programs, GNMA guaranteed securities programs and the programs and policies of Fannie Mae and Freddie Mac, as they relate to loan origination, servicing and secondary market transactions. In addition, Mr. Kolar frequently represents mortgage lenders and others in negotiating joint ventures, marketing and Internet origination agreements and vendor agreements, as well as other contracts used or needed by a wide variety of financial services companies. Mr. Kolar is a member of the Consumer Financial Services Committee of the American Bar Association where he serves as Co-Chair of the Housing Finance and RESPA Subcommittee, and of the bars of Maryland, Virginia and the District of Columbia.

John V. Konyk is Senior Vice President, Regulatory and Compliance Manager at National City Corporation. Jack has over thirty years experience in the financial services industry. Starting with an entry level position as a bank teller, he has held positions in all facets of retail banking and lending, both consumer and commercial. His mortgage experience includes working as a loan originator; processing, underwriting and closing loans; and selling loans in the secondary market. He has held past senior management positions in Mellon Bank's Mortgage Products Division and Integra Mortgage Company, among others. As a private consultant, he has assisted over two dozen banks, thrifts, and private lending companies in their compliance, operations and training efforts. Jack is Past Chairman of the Mortgage Bankers Association of Pennsylvania and sits on several MBA committees, as well as the Executive Committee of its Nonprime and Alt A Council. He is also a member of the MBA's Project Clarity, Anti-Predatory Lending and RESPA Reform Working Groups; the Consumer Banker's Association's Subprime Lending Task Force; the Pennsylvania Bankers Association's Credit Access Task Force; and sits on the Advisory Council of the American Association of Residential Mortgage Regulators (AARMR) and the Housing Policy Advisory Council of the Financial Services Roundtable. Presently working at National City Corporation as a Senior Vice President, Jack has compliance responsibilities for all consumer mortgage lending activities done by National City's lending entities, including National City Mortgage.

Bennet Koren is the Chairman of the Consumer Financial Services Practice Group at McGlinchey Stafford PLLC, a law firm with offices in Louisiana, Mississippi, Texas, Ohio and New York. He is resident in the New Orleans office and his national practice involves Mortgage Lender Regulation; Financial Institution Regulation; Consumer Lending Law; Truth in Lending; Real Estate Settlement Procedures Act; Class Action Defense; and Insurance Regulation. His professional affiliations include: The American Bar Association, Business Law Section; Banking Law Committee; Consumer Financial Services Committee; Conference on Personal Finance Law; Governing Law Committee; Consumer Bankers Association, Lawyers Committee; Louisiana Bankers Association; Bank Counsel Committee; and Mortgage Bankers Association. Bennet frequently speaks on regulatory and compliance issues at local and national programs. He is currently listed as one of Woodward White's *Best Lawyers in America* and was recognized as one of the best lawyers in the field nationwide in Consumer Financial Services Regulation by *Chambers USA*. He is the author of the "High Cost Mortgages," in the Law of Truth in Lending. Bennet received his B.A. (with honors) from Michigan State University, and his J.D. from Wayne State University of Law School. He is admitted to practice law in the states of Louisiana and Michigan.

Melissa Koupal is President of License to Lend, LLC, a mortgage compliance consulting company that provides multi-state licensing and quality control auditing services. She is also the Compliance Manager of Nationwide Lending Corporation. Melissa is experienced in all regulatory and state compliance matters, ranging from licensing to examinations to quality control. In addition, she is a key member of Nationwide's Information Technology Department. Melissa has prior experience in civil litigation and real estate transactions. She was an intern at the United States Chamber of Commerce in Washington, D.C. in 2001, and she earned her B.A. in Economics, with a Minor in Computer Science, from the University of California at San Diego. Melissa is an active member of the REGLISTserv community and she resides in Orange County, California, with her husband, 2-year-old son and two dogs.

Donald C. Lampe, Partner, Womble Carlyle Sandridge & Rice, PLLC (member of the Firm's Regulatory, Compliance and Consumer Credit Practice Team); J.D., Duke University School of Law, 1982; B.S., Massachusetts Institute of Technology (Phi Beta Kappa), 1978. Fellow and Board of Regents, The American College of Consumer Financial Services Lawyers; Chair, Consumer Financial Services Committee, Business Law Section of the American Bar Association; Board of Advisors, UNC Center for Banking and Finance; Governing Committee, The Conference on Consumer Finance Law; listed in "The Best Lawyers in America", North Carolina "Super Lawyers" (Financial Institutions) and Chambers USA Leading Lawyers for Business (Banking and Finance); Panelist, Federal Reserve Board Hearings on Predatory Lending Practices in Home Equity Lending (2000); Steering Committee, Mortgage Bankers Association State Legislative and Regulatory Committee; Associate Member, North Carolina Bankers Association; Member, Mortgage Bankers Association of the Carolinas. He testified twice in 2007 before the House Financial Services Committee at the legislative hearing on H.R. 3915, The Mortgage Reform and Anti-Predatory Lending Act of 2007.

Robert Maddox, CMB is a partner with the law firm of Bradley Arant Rose & White and practices with the Litigation, Banking and Financial Services Practice Groups with an emphasis in mortgage litigation and compliance and commercial/ real estate litigation. His practice focuses primarily on two industries: Mortgage and Title Insurance. Robert's representation of clients in the mortgage and title insurance industry is both trial practice and compliance. The trial practice has led Robert to trial and appellate courts in over 25 different states from Florida to California, and from Washington to Washington, D.C. These cases involve numerous causes of action including TILA, HOEPA, FDCPA, FCRA, RESPA, RICO, predatory lending, mortgage related fees and services, insurance packing and state deceptive trade practice laws. In addition, Robert has litigated all facets of the mortgage industry: origination, warehouse lending, pooling and servicing agreements, loan repurchase disputes, investor disputes, secondary market, servicing matters, commercial mortgages, settlement services issues and mortgage fraud. Robert is an Adjunct Professor at the Cumberland School of Law, where he teaches Real Estate Transfer, Finance and Development. In addition, was an adjunct professor at the University of Alabama School of Law from 2001-2006 and he is a Faculty Fellow with the MBA. Robert received his JD from the Cumberland School of Law at Samford University and his BA, BA, and MA from the University of Alabama at Birmingham.

Ken Markison is a Senior Director and Regulatory Counsel at the Mortgage Bankers Association where he works on a wide range of mortgage lending issues including matters under the Real Estate Settlement Procedures Act (RESPA), the Federal Housing Enterprises Financial Safety and Soundness Act (FHEFSSA), the Home Mortgage Disclosure Act (HMDA), the Fair Labor Standards Act (FLSA) as well as fair lending, anti-predatory lending and mortgage technology related laws. He joined the MBA in July 2004 following a thirty-two year career in the Office of General Counsel in the U.S. Department of Housing and Urban Development. At the time of his retirement, he served as HUD's Assistant General Counsel for Government Sponsored Enterprises/RESPA where he was a key figure in HUD's regulatory activities in those areas. He

was one of the principal architects of HUD's 2002 proposed RESPA Reform Rule and HUD's recent Fannie Mae and Freddie Mac housing goals rule. Earlier, he was instrumental in developing the current Fannie Mae-Freddie Mac regulatory regime, the HUD-Federal Reserve Report on Reform of TILA and RESPA as well as the HUD-Treasury Report on Curbing Predatory Lending. He also represented HUD on the staff of the Oversight Board for the Resolution Trust Corporation. At HUD, he received the Department's highest honors. Ken received his BA and his JD, with honors, from the George Washington University and is admitted to practice law in Maryland and the District of Columbia.

Ellen R. Marshall is a partner in Manatt, Phelps & Phillips, LLP, a national law and consulting firm of over 400 professionals. She is Co-Chair of the Firm's Banking and Specialty Finance practice group and Administrative Partner of the Firm's Orange County Office. She is also leading the Firm's recently established Subprime Task Force. With a long history in the securitization practice, she was instrumental in the evolution of the secondary mortgage market, including the growth of the subprime sector in the last 15 years. She also handles capital markets, finance, mergers and acquisitions and other business transactions for financial and other companies. Ms. Marshall is a graduate of Harvard Law School (1974) and Yale College (1971).

Patricia L. McClaran joined Severson & Werson in 1980; she has been a member of the firm since 1987. She served as the firm's Managing Director from 1997-1999 and currently leads the firm's Mortgage Banking Group. Ms. McClaran specializes in financial institution and real estate litigation, including the defense of class actions, unfair business practice cases, and lender liability suits. In addition, she prosecutes and defends claims involving fraud, including fraudulent origination schemes, breach of fiduciary duty, and wrongful foreclosure. Ms. McClaran regularly advises lenders on a variety of matters including servicing related issues, title defects, title insurance coverage, California's anti-deficiency and one form of action rules and real estate closing practices.

Ms. McClaran has served as a lecturer at the National Mortgage Conference of the National Council of Savings Institutions, at the Federal Home Loan Bank Real Estate Lending Seminar, at the California Bankers' Association, Bank Counsel Seminar and frequently speaks at the Mortgage Bankers Association's Regulatory Compliance and Legal Issues Seminars, as well as at the California Mortgage Bankers' Association's Western States Legislative, Regulatory & Compliance Conference. She received her B.A. from UCLA in 1977, graduating *summa cum laude*, and her J.D. from Hastings College of the Law in 1980.

Peter Microulis is Vice President of Quality Assurance and Regulatory Compliance at Advanced Financial Services, Inc., a retail mortgage lender located in Newport, RI. A graduate of Rhode Island College, Mr. Microulis has been active in various aspects of the Mortgage Lending Industry since 1981. He has been involved with Campus MBA's Education Task Force, a participating member of the MBA's Regulatory Compliance Committee, and a frequent contributor to Reg Compliance Conferences. He lives in North Providence, RI with his wife, two children and Harry, the dog.

Andrew Miller is a Fannie Mae Vice President and Deputy General Counsel and is the principal legal counselor in support of regulatory and compliance activities for the Legal Department. Mr. Miller coordinates the Legal Department's efforts in responding to new regulations and guidances applicable to Fannie Mae and supports Fannie Mae's Office of Compliance and Ethics.

Prior to joining Fannie Mae in March 2007, Mr. Miller was a Senior Counsel in the Legal Division at the Board of Governors of the Federal Reserve System where he served as the division's lead attorney on issues associated with consumer banking and fair lending laws, including the Home

Mortgage Disclosure Act, the Equal Credit Opportunity Act, the Community Reinvestment Act, the Truth in Lending Act, and the Fair Credit Reporting Act. He also worked on matters relating to the corporate structure and permissible activities of banking organizations in the United States. Before that, Mr. Miller was an associate at Shaw Pittman and an assistant treasurer at The Fuji Bank, LTD. He also has been an adjunct professor at The Catholic University of America Columbus School of Law, a community organizer at the Northwest Bronx Community and Clergy Coalition, and director of Development and Fundraising at St. Nicholas of Tolentine High School, Bronx, New York. Mr. Miller has a juris doctor from The Catholic University of America Columbus School of Law, magna cum laude, and a bachelor of arts in English and economics, cum laude, from Villanova University. He is a member of the District of Columbia and New York Bars.

Attorney General **Tom Miller** is serving in his seventh four-year term as Attorney General of Iowa. He is a graduate of Loras College in Dubuque, and Harvard Law School. He is married to Holli Miller and has an adult son, Matt Miller. Tom Miller was the lead Attorney General in the nation's two largest consumer fraud mortgage cases. Consumers nationwide received \$484 million in the Household Finance case, and \$295 million in the Ameriquest case; in both cases, the companies were required to make major changes in their conduct. Miller is Co-chair of the Financial Practices Committee of the National Association of Attorneys General. He is the founder of the Iowa Foreclosure Hotline, and his office is a leader in the Iowa Mortgage Help program.

General Miller also is leading the State Foreclosure Prevention Working Group, a group of 11 state Attorneys General, two state banking departments, and the Conference of State Bank Supervisors. The goal of the group is to work with the largest servicers of subprime mortgages and to avoid as many unnecessary foreclosures as possible, i.e., those loans where it is in the financial interests of both the borrower and the lender to modify the loan rather than incur the significant costs and losses associated with foreclosure. The Group has met with the top 20 subprime servicers and is collecting monthly data from most of the servicers in order to track their performance.

Dan Mooney is an Underwriter with the FHA – Santa Ana Homeownership Center. Dan commenced his career with HUD in October 2003 as an Underwriter. In 2005 he was named HECM Coordinator and team leader of the HECM (Home Equity Conversion Mortgage) Team for the Processing & Underwriting Division in the Santa Ana Homeownership Center. A nationally acknowledged information source in the field of reverse mortgages, Dan frequently travels on behalf of FHA, providing training on the HECM program to FHA industry partners including FHA staff, lending industry professionals, housing counselors and government officials (City, County, etc.). He is frequently requested to address senior citizen and advocacy groups as regards FHA's HECM program, reverse mortgages in general and their role in the lives of senior homeowners. He also provides hands on training and technical support to housing & industry partners with issues relating to FHA loans, particularly as regards mortgage credit underwriting, the FHA Secure program and FHA's rehabilitation, energy efficiency and disaster loan programs.

Following his 1982 release from active duty as a Navy carrier pilot, Dan spent many years in the mortgage banking industry, holding positions of significant responsibility with some of the largest mortgage corporations in various management capacities, such as, Regional Manager for Lincoln Service Corporation, Mortgage Lending Manager for Security Pacific National Bank and National Wholesale Production Manager for Shearson Lehman Hutton Mortgage. Recalled to active duty in 1989, Dan served as a squadron Executive Officer through 1991. Upon release, he returned to the mortgage banking industry and served in multiple capacities, including underwriting, operations management, quality control and compliance for various lenders over the next decade.

Lydia Morley is Senior Corporate Counsel at U.S. Bank in Minneapolis and as a member of the Bank's Retail Legal team advises U.S. Bank Home Mortgage. Lydia began her career as in-house counsel at People's Bank in Bridgeport, CT in 1986 and over the years has worked on a wide variety of retail banking legal and regulatory issues. She is a founding member of the U.S. Bank Legal Department's Pro Bono Committee and a graduate of Colby College in Waterville, Maine and the University of Texas School of Law in Austin.

Stephen Morrison is Vice President-Government and Industry Relations for Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N. A., one of the nation's leading originators and servicers of residential mortgages. Morrison joined Wells Fargo Home Mortgage in 1981 as associate general counsel. From April 1985 until March 1998, Morrison was Senior Vice President, Secretary and General Counsel.

Morrison serves on the Mortgage Bankers Association of America Federal Legislative, State Legislative and Regulatory (Chairman 2001-2003), Regulatory Compliance (Chairman 1991-1993, Chairman 2006), Quality Control, Financial Institutions (Chairman 1997-1999), and Legal Issues Committees (Vice Chairman 1997, Chairman 1998, Vice Chairman 2007, Chairman 2008). He also represents Wells Fargo Home Mortgage as a Director and Secretary of the Real Estate Services Providers Council (RESPRO) and as Chairman of the Board of the Electronic Financial Services Council (EFSC) and the Electronic Signatures and Records Association (ESRA). From 1995 to 2000, Morrison was the Chairman of the Board of the Mortgage Electronic Registration System (MERS). He was awarded the designation of Certified Mortgage Banker (CMB) in 1999.

Steve O'Connor is Senior Vice President of Government Affairs for the Mortgage Bankers Association (MBA). He manages MBA's Government Affairs department and serves as the staff representative to MBA's Residential Board of Governors (RESBOG). O'Connor is responsible for directing MBA's overall legislative, regulatory and political activities.

O'Connor joined MBA in 1996 as senior director for single-family housing. Previously he held government affairs positions with the National Association of Realtors (NAR) and Freddie Mac. He also worked for the former Skyline Financial Services Corp. O'Connor holds a bachelor's degree in political science from Marquette University and a master's degree in political science from American University.

Stephen F. J. Ornstein is a partner in the Washington, D.C. office of Thacher Proffitt & Wood LLP where he concentrates on banking and real estate law with an emphasis on federal regulation of real estate. Mr. Ornstein regularly counsels national mortgage companies, mortgage insurers, financial institutions and others in complying with mortgage and consumer lending regulations, including RESPA, Truth-in-Lending, Fair Credit Reporting, Equal Credit Opportunity, Fair Housing/Fair Lending, National Flood Insurance Act, and state regulations and licensing. Mr. Ornstein has worked extensively in the area of government regulation of mortgage finance, particularly with respect to FHA-insured and VA-guaranteed single-family and project mortgage loans, and secondary market issues. Mr. Ornstein also has substantial experience in the legal issues governing federal and state bank regulation, including agency powers and procedures with respect to professional liability claims. Mr. Ornstein graduated from Columbia University School of Law in 1989 where he was a Harlan Fiske Stone Scholar and magna cum laude from Brown University in 1986 where he was elected to Phi Beta Kappa.

David Otsuka is a Managing Counsel in the Wells Fargo & Company law department, practicing labor and employment law. His office is in San Francisco. Mr. Otsuka is responsible for managing a team of employment attorneys, managing employment litigation, including wage and hour class action litigation; responding to employment regulatory audits; responding to litigation

threats; providing advice and counsel to Wells Fargo entities; and reviewing Wells Fargo policies and practices on issues affected by labor and employment law and assessing risk to the Company. Prior to joining Wells Fargo in April 2001, Mr. Otsuka practiced employment law at Allen Matkins Leck Gamble & Mallory and, before that, Littler Mendelson. In private practice, Mr. Otsuka focused on employment litigation, traditional labor law, advice and counsel work, and protection of intellectual property. Mr. Otsuka graduated from the University of California, Berkeley (B.A. 1991) phi beta kappa, and from Boalt Hall School of Law (J.D. 1994).

Penny A. Paplanus is Compliance Officer for Green Planet Mortgage, LLC, a mortgage origination company that is part of Planet Financial Group LLC. Within the Planet umbrella of companies, Penny is also Managing Director of Cognitive Operations Group, LLC, a management consulting company that focuses primarily on clients in the mortgage industry. For these companies she covers all aspects of regulatory compliance, privacy, fair lending, fraud and compliance audit,

Green Planet Mortgage, LLC is a national mortgage lender with retail and wholesale originations operations, as well as servicing. Cognitive Operations Group LLC provides consulting services to clients primarily in the Mortgage Banking industry, serving a diverse international client group which includes banks, mortgage companies, regulatory and government agencies, hedge funds, private equity firms, bond and mortgage insurers and other firms operating in the mortgage industry. The company offers extensive valuation services, for whole loans, mortgage servicing rights and asset and mortgage backed securities. COGNOPS also provides advisory services relating to compliance, quality control, processes and procedures, and risk management. Ms. Paplanus has worked in the mortgage and banking industry for over 25 years. She has extensive background in all areas of loan production and has held senior management positions in Operations, Credit Administration, Business Development, Internal Audit and Compliance. . Penny has designed several compliance based manuals. She earned her Certified Mortgage Banker (CMB) designation in 2004. She has done significant work in the areas of Predatory Lending, Privacy, and Quality Control. She has taught at the American School of Mortgage Banking, the Association of Professional Mortgage Women and has served on the Advisory Board of the University of California, Northridge, and Mortgage Certification Program and is a frequent speaker for MBA and CMBA.

Michael R. Pfeifer is the managing partner of Pfeifer & Reynolds, LLP, an "AV" rated law firm that concentrates on representation of mortgage lenders, brokers, servicers, and investors. He has over 32 years of experience in representing clients in the financial services industry, with particular emphasis on financial fraud recovery and investigation, lender liability, loan repurchase disputes, regulatory compliance, and creditor representation in bankruptcy. He is the Editor of "Combating Fraud and Unethical Practices in Real Estate Transactions (2d Ed.)," published by the Mortgage Bankers Association, and is currently the Chair of the Quality Assurance Committee of the California Mortgage Bankers Association and is a member of its Board of Directors. He was also the Chair of the MBA's Fraud and Ethics Working Group from 1999 through 2002. Mr. Pfeifer is admitted to practice in all state and federal courts in California, as well as the 9th Circuit Court of Appeals, and the Supreme Court of the United States. He holds a Juris Doctorate degree from Cornell University, in Ithaca, New York, where he was the managing editor of the International Law Journal, and earned his Bachelor's degree, magna cum laude, from Claremont McKenna College in Southern California. He also completed a year of study at the London School of Economics in London, England and has achieved the highest rating, "AV," given by the Martindale-Hubbell national directory of attorneys. (Contact E-Mail: mpfeifer@pfeiferlaw.com.)

Louis R. Pizante, Chief Executive Officer of Irvine, Calif.-based Mavent Inc., is responsible for the company's client relationships. Mavent is the leading provider of automated regulatory compliance solutions for the mortgage industry.

Prior to joining Mavent in 2002, Pizante was responsible for originating, marketing and executing real estate-related structure financial products for Greenwich, Conn.-based Greenwich Capital Markets. He has held additional positions with New York City-based Nomura Asset Capital, Goldman Sachs & Co. and Deloitte & Touche, LLP. Pizante holds a bachelor's degree from the University of California at Berkeley; a master's degree in business administration from the Stern School of Business at New York University; and a juris doctorate from New York University School of Law. Pizante is a member of the California Bar Association, the American Bar Association and is an MBA Future Leader. Pizante is a frequent speaker at mortgage conferences and an ongoing contributor to numerous industry publications.

Alfred M. Pollard serves as General Counsel at the Office of Federal Housing Enterprise Oversight (OFHEO). Supervising the Office of General Counsel includes work on regulatory matters affecting the two housing government-sponsored enterprises subject to OFHEO oversight— Fannie Mae and Freddie Mac, on in-house legal issues and on relationships with other government agencies and the White House. Pollard also is a member of the advisory team to the Director. The law department budget exceeds \$12 million and the department employs forty full time attorneys and paralegals.

Alfred Pollard has served as Senior Director, Legislative Affairs at the Financial Services Roundtable and as Director of Government Relations for the Savings and Community Bankers of America. For twelve years, Pollard was the Senior Vice President and Director of the Washington office for Security Pacific Corporation and, briefly, for Bank of America. Pollard worked on the staff of two United States Senators and served as general counsel for a national trade association. Alfred Pollard holds a B.A. (with honors; Phi Beta Kappa) and a J.D. from the University of North Carolina— Chapel Hill, and a Ph.D in Foreign Affairs from the University of Virginia. Pollard is lead author on a two-volume text on banking law, *Banking Law in the United States* (Juris Publishing), and is author of numerous journal articles. He has testified before Congress on such diverse matters as environmental liability for secured parties, privacy, electronic signatures and mortgage fraud and appeared on national radio and television. Pollard serves as Adjunct Faculty to the Georgetown University School of Business, focusing on business law in the Spring, and as Adjunct Faculty to the University of Virginia School of Law, where he teaches a seminar on law in society in the Fall.

Grace Powers is Senior Vice President, Assistant General Counsel with Countrywide Financial Corporation. Grace advises Countrywide in the areas of electronic commerce law, the Real Estate Settlement Procedures Act (RESPA), and privacy law. Prior to joining Countrywide, Grace was Senior Compliance Counsel with Harland Financial Solutions specializing in mortgage and consumer lending law. Grace is a frequent speaker on e-commerce and mortgage lending compliance issues. She is also an active participant in the eMortgage Workgroup of the Mortgage Industry Standards Maintenance Organization (MISMO) and serves as co-chair of MISMO's eMortgage Legal Issues subgroup.

Grace holds a B.A. in History from the University of California, Berkeley and a J.D. from the University of Washington, School of Law in Seattle where she was Associate Editor of the Pacific Rim Law and Policy Journal. Grace is a member of the Consumer Financial Services and Cyberspace Law committees of the American Bar Association Business Law Section. She is admitted to practice law in California, Oregon and Washington.

Robert J. Pratte, partner with DLA Piper, principally focuses his practice in class action defense, consumer credit law, mortgage banking law, and real estate finance. Based in Minneapolis, he has more than 25 years of experience representing mortgage banking entities and financial institutions. Since the late 1980s, Mr. Pratte has been heavily involved in defending class action litigation against the financial services industry. His clients have included mortgage bankers, national banks, bank holding companies, thrifts, and insurance companies. During this time he has defended over 250 class actions across the nation. The defense of class actions involving

RESPA §8 issues occupied a tremendous portion of his time, including dozens of cases in state and federal district courts as well as appellate proceedings in many circuit courts of appeal. Other class actions included in his practice involve challenges to escrow practices, truth in lending cases, force placed hazard insurance, private mortgage insurance, late fees, bankruptcy attorney fees, discharge fees, recording satisfaction, and privacy.

His litigation experience on behalf of the lending industry also includes the representation of clients charged by state attorneys general with violating various state and federal privacy laws as well as state antitrust investigations. In addition, Mr. Pratte has represented lenders in connection with truth-in-lending administrative restitution actions, discrimination, CRA, and fair lending actions brought by federal banking supervisory agencies. Currently, wholesale and correspondent lending, affiliated business arrangements, fair lending, and GLB privacy audits form a substantial part of his practice.

Paul Richman is Vice President of State Government Affairs at the Mortgage Bankers Association (MBA). He is responsible for overseeing and coordinating MBA's state government affairs program. He serves as the principal staff representative to MBA's State Legislative and Regulatory Committee and manages MBA's State Advocacy Fund. Richman is also responsible for directing MBA's state and local advocacy and issue campaigns, coordinating MBA's policy state and local legislative and regulatory policy development and oversees MBA's outreach and liaison to organizations of state and local elected officials and regulators.

Prior to joining MBA, Richman served in several positions with the Clinton-Gore administration. He served in the White House in the Office of the Vice President as Director of Communications for the President's Community Empowerment Board. In addition, Richman served as Chief of Staff of the Secretary of Labor's policy office during the terms of Labor Secretaries Robert B. Reich and Alexis M. Herman. Prior to his federal government service, Mr. Richman served in several senior policy-making positions in the administration of the former Governor of New York, Mario M. Cuomo. He served as the Special Counsel to the Director of Economic Development and Deputy Commissioner for Intergovernmental Coordination of the New York State Department of Economic Development. Richman earned his bachelor's degree, *cum laude*, from Brooklyn College, City University of New York, and his law degree from the Benjamin N. Cardozo School of Law, Yeshiva University.

John W. Ryan is Executive Vice President for the Conference of State Bank Supervisors (CSBS), the professional association of the nation's state and territorial banking supervisors. CSBS provides education to state bank examiners, coordinates state and federal supervisory relationships and agreements, promote best practices in the states and represents the states' efforts to advance dual banking at the Federal level. John started at CSBS in 1997 as an assistant vice president for legislative affairs.

From 1994 to 1997 he worked at Newmyer Associates, a public affairs consulting firm where he led the company's financial services consulting practice. Prior to that, John spent four years as a professional staff member serving on the United States House of Representatives Committee on Banking and Financial Services. In 1993, John received a fellowship from the Commission of the European Union to work in Brussels, Belgium at the Commission's financial institutions directorate. John received his B.A. in political science and economics from the University of California, Berkeley.

Loretta Salzano manages Franzén and Salzano's state and federal compliance practice. Loretta advises mortgage lenders, brokers, banks and other financial institutions regarding licensure, fees, disclosures, reporting, advertising, marketing, fair lending and other matters related to their

products and services, and assists clients in responding to regulatory examinations and actions. Loretta drafts and negotiates contracts on behalf of financial institutions, including but not limited to loan purchase and sale agreements, warehouse line agreements and servicing agreements. Loretta spends a great deal of her time advising mortgage lenders, brokers and other settlement service providers on how to increase their business while remaining within the confines of the Real Estate Settlement Procedures Act and other state and federal laws.

Loretta is the Immediate Past President of the Atlanta Mortgage Bankers Association, a Governor of the Mortgage Bankers Association of Georgia, a member of the Mortgage Bankers Association of America's Legal Issues and Regulatory Compliance Committee and its Nonprime and Alt. A Council, and she is active in other industry and professional associations. Loretta serves as Vice Chair and Legal Counsel to Rainbow Village, a transitional housing shelter. Loretta is a frequent lecturer on mortgage lending issues. She is Martindale-Hubbell's Financial Law Panelist for *Ask a Lawyer*, and her firm serves as the Georgia editor to *HouseLaw* among their other publications. Before founding Franzén and Salzano in 1996, she served as Corporate Counsel to Fleet Finance and Georgia Federal Bank, and she was also in private practice. Loretta received her B.A. with high distinction from the University of Michigan and graduated from the University of Michigan Law School.

David H. Sands is a partner with Sheppard Mullin Richter & Hampton, LLP. David concentrates his legal practice in the representation of financial institutions and other companies involved in the financial services industry in a wide variety of transactions, including formation and initial capitalization, executive compensation and regulatory compliance matters, equity and debt offerings (public and private), securitizations and other secondary market transactions, strategic alliances and partnerships, and mergers and acquisitions. David has extensive experience in counseling and providing strategic planning advice for the Firm's financial institution clients. David's transaction experience is particularly focused on mergers and acquisition transactions involving companies in the financial services industry, and has successfully completed over 100 M&A and financing transactions during his 20+ years of practice.

David regularly presents at MBA conferences and has spoken before a number of industry groups, including RESPRO, the ABA, the National Home Equity Mortgage Association, the California Mortgage Bankers Association, the California Independent Mortgage Broker's Association, the Mortgage Institute and the Mortgage Association of California. In addition, he has authored numerous articles for trade and professional publications on consumer and commercial lending issues, as well as on issues arising from the recent liquidity crisis. David was named as a leading Corporate/Mergers & Acquisitions Lawyer, Chambers & Partners', 2007.

Paul H. Schieber is chairman of Blank Rome LLP's Consumer Financial Services/Retail Banking Group. Mr. Schieber's clients include major banks, thrift institutions, credit unions, mortgage companies, finance companies, title and mortgage insurance companies, universities, secondary market investors, real estate companies and other financial services providers. He concentrates his practice on all aspects of residential mortgage, consumer loan and credit sale transactions, including first and second mortgage, installment sale, home equity, student loan, automobile sale and leasing, and credit card programs. Mr. Schieber advises clients on state and federal consumer compliance and regulatory issues, including RESPA, TILA, HMDA, ECOA, usury and federal preemption, as well as warehouse lending, loan sales and securitizations, servicing, mergers and acquisitions, government relations, strategic planning and other business law matters. His Group provides clients with litigation defense and prosecution in state and federal courts throughout the United States. The Group has counseled and represented businesses involved in the consumer financial services industry for over three decades. More information about the Group can be found at <http://www.blankrome.com/index/dfm?contentID=14&itemID=91>

Andrew M. Smith is a Partner at Morrison & Foerster in Washington, DC. Mr. Smith advises lenders and other financial services clients on financial privacy issues; consumer financial services issues; and state and federal laws prohibiting unfair and deceptive trade practices.

Prior to joining Morrison & Foerster, Mr. Smith was at the Federal Trade Commission, where he directed numerous rulemaking proceedings governing, among other things, the obligations of businesses with respect to identity theft victims, the use of prescreened solicitations, the proper disposal of consumer information, and the sharing of information among affiliated companies. Before his stint at the FTC, Mr. Smith was in private practice in Washington, DC, counseling businesses on consumer financial services issues and representing clients before federal regulatory agencies and in the federal courts. Mr. Smith also served as a staff attorney and Acting Assistant General Counsel at the Securities and Exchange Commission.

Raymond J. Snytsheugel, over the period of 20 years, has developed a mortgage-business foundation by serving in various positions and roles within the lending industry including retail operation functions - such as, loan officer, customer service, operations and funding support, as well as audit and internal control functions. From there he moved on to the area risk management, covering compliance, legal, government/industry relations and risk policy. In these capacities he served in legal counsel positions (outside counsel as well as in-house senior and general counsel positions) as well as senior management roles. Raymond also has had the pleasure of speaking at conferences for different industry trade groups, serving in committee leadership positions for the Mortgage Bankers Association, participating in and influencing state and national policy-making debates and processes, and the opportunity to author, co-author or contribute to various articles, position papers and other mortgage compliance material. Currently, Raymond is an independent attorney focusing on matters relating to RESPA, ECOA, TILA, Fair Lending, FCRA as well as state law and servicing compliance issues.

Thomas E. Spahn practices as a commercial litigator with McGuireWoods in its Northern Virginia office. Tom regularly advises a number of Fortune 500 companies on issues involving ethics, conflicts of interest, the attorney-client privilege and corporate investigations. Tom has written books on the attorney-client privilege, ethics and defamation, several book chapters, and over 50 articles in Virginia and national publications. The ABA's General Practice Section selected Tom's article on Litigation Ethics in the Modern Age as one of the "Best Articles Published by the ABA" in 2004. Tom has spoken at over 700 CLE programs throughout the United States, and in several foreign countries.

Tom has served on the ABA Standing Committee on Ethics and Professional Responsibility. He currently serves as Chairman of the Virginia Bar Association Commission on Professionalism, on the Virginia Bar's Legal Ethics Committee, on the Virginia Bar's Task Force on Emergency Legal Services, and on the Virginia Judicial Ethics Advisory Committee. Tom has received the Virginia Law Foundation's highest award for Continuing Legal Education efforts; a special commendation from the Virginia State Bar "in recognition of his outstanding service to the Bar"; the Virginia Bar Association's Walker Award of Merit; and an award from the Burton Foundation for effective legal writing. Tom is included in *The Best Lawyers in America* and *Law & Politics'* list of "Super Lawyers." Tom is a Fellow of both the Virginia Law Foundation and the American Bar Foundation. Tom graduated *magna cum laude* from Yale University and received his J.D. from Yale Law School.

Andrew K. Stutzman is chair of the Mortgage and Lending Litigation practice at Stradley Ronon. He represents both consumer and commercial lenders in handling claims that may include loan workouts and relief arising out of troubled loans; lien enforcement involving pledged or other property; inter-creditor disputes; pursuit of extraordinary remedies; fraud; judgment execution proceedings and liquidation; mortgage origination and servicing litigation relating to the Truth in

Lending Act (TILA) and Regulation Z; Home Ownership and Equity Protection Act of 1994 (HOEPA); Real Estate Settlement Procedures Act (RESPA); Fair Credit Extension and Uniformity Act (FCEUA); state unfair trade practices and consumer protection laws; credit reporting and collection practices litigation involving the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA); complex foreclosure litigation; lending discrimination claims, including the state and federal Fair Housing Acts (FHA) and the Equal Credit Opportunity Act (ECOA); title insurance claims; title disputes; repurchase demands; and class action litigation involving financial products and services. Andy further represents a varied group of industries and clients in other forms of complex commercial litigation, including complicated fraud claims, difficult employment issues and matters involving sophisticated businesses and entrepreneurs. He has represented many unique clients, such as the entity that created the Ticketmaster ticketing alternative for the national tours by the rock band Pearl Jam. Andy received his J.D. from the Dickinson School of Law and his B.S., *magna cum laude*, from Drexel University in Commerce and Engineering Sciences. He is admitted to practice law in Pennsylvania and New Jersey and numerous federal courts nationwide.

Margo H.K Tank is a partner at Buckley Kolar LLP located in Washington, D.C. She advises financial services providers, secondary market investors and technology companies on electronic signature and electronic record matters, data security, privacy, and related e-commerce issues. She played a leading role in advocating the enactment of the federal Electronic Signatures in Global and National Commerce Act ("ESIGN") and is counsel to the Electronic Financial Services Council and the Electronic Signatures and Records Association, national trade organizations that promote the availability and delivery of financial services through electronic commerce. She was also the co-reporter to the Standards and Procedures for Electronic Records and Signatures initiative ("SPeRS"), a private sector initiative of more than 30 companies which created industry-recognized "rules of the road" for conducting business transactions online, including guidelines for the use and acceptance of electronic signatures and records. She is also one of co-authors of *The Law of Electronic Signatures and Records* (Glasser LegalWorks, 2004).

Nanci L. Weissgold focuses her practice on state and federal regulatory compliance issues related to mortgage banking and consumer finance in both the primary and secondary markets. Nanci counsels mortgage brokers, national mortgage lenders, consumer finance companies, financial institutions, investors, and other secondary market participants. Nanci is a frequent speaker and has published articles on mortgage banking and consumer finance related topics. Nanci serves as the General Counsel for the Women in Housing and Finance Foundation. Nanci also serves on the Mortgage Bankers Association, State Legislative & Regulatory Steering Committee and Predatory Lending Subcommittee and serves as Chair of the Certified Mortgage Compliance Professional (CMCP) Risk Management and Compliance Course Committee. Nanci also sits on the firm's Associate Committee. She holds a J.D. from American University in Washington, D.C.

Marsha L. Williams is an attorney with Middleberg Riddle & Gianna, a law firm with offices in Dallas, Texas and Baton Rouge and New Orleans, Louisiana. Her practice at the firm's Dallas office is exclusively related to mortgage banking. Ms. Williams received her B.A. degree from Oklahoma State University and her J.D. from the University of Oklahoma. She is admitted to practice in Texas and Oklahoma and is a member of the American and Dallas Bar Associations. She is a Life Fellow of the American Bar Foundation and a member of the College of the State Bar of Texas.

Marsha Williams is a Past President of the Dallas Mortgage Bankers Association, having previously served as Vice President, Treasurer and Chair of the Judiciary/Legislative Committee. She received the 1999 Texas Mortgage Bankers Association Distinguished Service Award. Ms. Williams currently vice chairs the Mortgage Bankers Association's Political Action and Mortgage

Action Alliance Committees and is a member of the State Legislative and Regulatory and the Legal Issues Committee. She is past Chair of the MBA's State Legislative and Regulatory, Education and the State and Local MBA Liaison Committees. Ms. Williams received the 1996 MBA State and Local MBA Service Award and the 2004 Mortgage Bankers Association Political Action Committee Schumacher-Bolduc Award. She has made numerous presentations related to regulatory compliance at the national Mortgage Bankers Association Convention, to local, state and national trade association conferences and legal seminars and has published articles in various legal and trade journals. Ms. Williams is a co-author of Pratt's State Regulation of Second Mortgages and Home Equity Loans published by A. S. Pratt & Sons. She was a member of the Attorney's Committee of the Texas Conference on Homeowners Rights and the Texas Consumer Credit Commissioner's Plain Language Contract Task Force. Ms. Williams was appointed by former Texas Governor George Bush to the Board of the Texas Department of Housing and Community Affairs to represent lending institutions. Currently Ms. Williams serves on the Governing Committee of The Conference on Consumer Finance Law.