



- 8:30 a.m. Registration and Continental Breakfast**
- 9:00 a.m. Opening Remarks**
 Stan Ivie, San Francisco Regional Director,
 Federal Deposit Insurance Corporation
- 9:15 a.m. Understanding Mortgage Default, Foreclosure and the Homeowner**
 Dr. Raphael Bostic, Lusk Center for Real Estate,
 University of Southern California – Los Angeles
*Introduction by Lee Bowman, Chief, Community Affairs Section
 Federal Deposit Insurance Corporation*
- 10:00 a.m. Foreclosure Mitigation Basics**
 Ameer J. Elahee
 NeighborWorks America – Pacific Division
- 10:15 a.m. Effective Foreclosure Mitigation Counseling**
 Lori Gay, President & CEO
 Los Angeles Neighborhood Housing Services
*Introduction by Luke Reynolds, Chief, Outreach & Program
 Development, Federal Deposit Insurance Corporation*
- 11:00 a.m. Break**
- 11:15 a.m. Federal and State Resources**
 Linda Ortega (*Moderator*) Community Affairs Officer
 San Francisco Region, Federal Deposit Insurance Corporation
 Heather Peters, Deputy Secretary,
 Business, Transportation & Housing Agency, State of California
 Robin Stout Migala, Consumer Outreach Manager,
 Freddie Mac Corporation
 Debra Zimmerman, JD, Bet Tzedek Legal Services
- 12:30 p.m. Lunch with Keynote Address**
 Thomas J. Curry, Director, Federal Deposit Insurance Corporation &
 Chairman, NeighborWorks America
*Introduction by Richard Castro, NeighborWorks America, Rocky
 Mountain District*
- 2:00 p.m. Financial Institutions and Mortgage Refinancing**
 Robert Mooney (*Moderator*), Deputy Director, Division of Supervision &
 Consumer Protection - Federal Deposit Insurance Corporation
 Dana Dillard, Executive Vice President, EMC Mortgage Corporation
 Matrice Mills, Vice President/ Lending, FAME Corporations
- 3:15 p.m. Closing Remarks**
 Linda Ortega, Community Affairs Officer, San Francisco Regional Office
 Federal Deposit Insurance Corporation