



**FDIC's Forum on Mortgage Lending for Low- and  
Moderate-Income Households  
July 8, 2008**

***7:00 to 7:50 Continental Breakfast***

**General Attendees**

***7:50 to 8:00 Welcome Remarks***

**Honorable Sheila C. Bair, Chairman, FDIC**

***8:00 to 8:30 Keynote Address***

**Honorable Ben S. Bernanke, Chairman, Board of Governors of the  
Federal Reserve System**

***8:30 to 10:00 Panel 1 - Back to Basics: Reintroducing Standard Underwriting Criteria and Pricing  
to the LMI Mortgage Market***

**Honorable Brian D. Montgomery, Assistant Secretary for Housing, Federal Housing  
Commissioner, Department of Housing and Urban Development**

**Lewis S. Ranieri, Chairman, Ranieri & Company**

**Deven Sharma, President, Standard & Poor's, a Division of the McGraw-  
Hill Companies**

**D. Keith Johnson, President and COO, Clayton Holdings, Inc.**

***Moderator:* Sandra L. Thompson, Director, FDIC Division of Supervision and  
Consumer Protection**

***10:00 to 10:15 Break***

***10:15 to 11:45 Panel 2: Reasonable, Profitable and Innovative Approaches to LMI Mortgage Lending***

**Richard L. Carrion, President and CEO, Popular, Inc.**

**J. Michael Shepherd, President and CEO, Bank of the West, a subsidiary of BancWest Corporation**

**Dorothy A. Savarese, President and CEO, The Cape Cod Five Cents Savings Bank**

**Eric S. Belsky, Executive Director, Joint Center for Housing Studies, Harvard University**

***Moderator: Arthur J. Murton, Director, FDIC Division of Insurance and Research***

***11:45 to Noon Lunch Set-up Break***

***Noon to 12:45 Lunch***

***12:45 to 1:30 Luncheon Address***

***James Dimon, Chairman of the Board and CEO, JPMorgan Chase & Co.***

***1:30 to 3:00 Panel 3 - Building Relationships, Building Communities: Partnerships that Foster Home Ownership***

**Martin Eakes, CEO, Self-Help Credit Union and the Center for Responsible Lending**

**Bruce A. Gottschall, Executive Director, Neighborhood Housing Services of Chicago, Inc.**

**Ken Wade, CEO, NeighborWorks® America**

**John Hope Bryant, Chairman and CEO, Operation Hope, and Vice Chairman, President's Advisory Council on Financial Literacy**

***Moderator: Robert W. Mooney, Deputy Director, Consumer Protection and Community Affairs, FDIC Division of Supervision and Consumer Protection***

***3:00 to 3:30 Closing Remarks***

**Honorable Henry M. Paulson, Secretary of the Treasury**

***3:30 to 3:45 Wrap-up***

**Honorable Sheila C. Bair, Chairman, FDIC**