**Keynote Address: Gene Sperling, Director of the National Economic Council and Assistant to the President for Economic Policy**

Gene B. Sperling is the director of the National Economic Council and assistant to the president for economic policy. Upon his appointment on January 7, 2011, Mr. Sperling became the first person to serve as NEC director and principal economic policy advisor for two presidents: first under President Clinton from 1997 to 2001, and now under President Obama. In the Obama Administration, Sperling has played a key role representing the White House in budget negotiations with Congress, as well as in designing several of the president's economic initiatives including the American Jobs Act, the extension of Transition Adjustment Assistance, the universal dislocated workers program, and the small business tax credit. He also serves as the White House point person on several of the president's top priorities, including manufacturing policy, housing, and economic assistance for veterans. Prior to his current appointment, Mr. Sperling served as counselor at the US Department of the Treasury. Mr. Sperling graduated from the University of Minnesota and Yale Law School, and attended Wharton Business School.

**Keynote Address: Edward Glaeser, Fred and Eleanor Glimp Professor of Economics in the Faculty of Arts and Sciences at Harvard University**

Edward Glaeser is the Fred and Eleanor Glimp professor of economics in the Faculty of Arts and Sciences at Harvard University, where he has taught since 1992. He is director of the Taubman Center for State and Local Government and director of the Rappaport Institute of Greater Boston. He regularly teaches microeconomic theory and occasionally urban and public economics. Mr. Glaeser has published dozens of papers on cities, economic growth, and law and economics. In particular, his work has focused on the determinants of city growth and the role of cities as centers of idea transmission. He received his PhD from the University of Chicago in 1992.

**Speaker: Mark Fleming, Chief Economist, CoreLogic**

Dr. Mark Fleming is chief economist for CoreLogic, America’s largest provider of advanced property and ownership information, analytics and services. He leads the economics team responsible for analysis, commentary, and forecasting trends in the real estate and mortgage markets. Mr. Fleming’s research interests primarily include real estate and urban economics, applied econometrics, and mortgage risk. He has published research in the *American Journal of Agricultural Economics* and *Geographic Information Sciences* is published in the book, *Advances in Spatial Econometrics*, and is a US patent author. He is frequently quoted by national news outlets and industry trade publications, such as The Wall Street Journal, New York Times, and Housing Wire, and is a regular guest on news channels such as CNBC, CBS, NPR, and Fox Business News. Mr. Fleming graduated from the University of Maryland with a master of science and a doctorate in agricultural and resource economics and holds a BA in economics from Swarthmore College. He lives and works in the Washington, DC area.
Speaker: Sarah Rosen Wartell, President, Urban Institute

Sarah Rosen Wartell became the third president of the Urban Institute in February 2012. A public policy executive and housing markets expert, Ms. Wartell was President Bill Clinton’s deputy assistant for economic policy and the deputy director of his National Economic Council. At the Department of Housing and Urban Development (HUD) from 1993 to 1998, she advised the federal housing commissioner on housing finance, mortgage markets, and consumer protection. In 2012, she was named a “Woman of Influence” by Housing Wire. Ms. Wartell cofounded the Center for American Progress, serving as its first chief operating officer and general counsel. Later, as executive vice president, Ms. Wartell oversaw its policy teams and fellows. Her work focused on the economy and housing markets, and she directed the Mortgage Finance Working Group and “Doing What Works” government performance program. Ms. Wartell practiced law with the Washington, DC firm of Arnold & Porter and was a consultant to the bipartisan Millennial Housing Commission. Ms. Wartell has an AB degree with honors in urban affairs from Princeton University’s Woodrow Wilson School of Public and International Affairs and holds a JD degree from Yale Law School.

Speaker and Moderator: Laurie Goodman, Center Director, Housing Finance Policy Center, Urban Institute

Laurie Goodman is the center director for the newly formed Housing Finance Policy Center at the Urban Institute, which is dedicated to providing participants in the decision making process with data-driven analysis of housing finance policy issues that they can depend on for relevance, accuracy, independence, and timeliness. Ms. Goodman spent 30 years as a top ranked analyst, researcher, and research department manager at a number of Wall Street firms. From late 2008 to September 2013, she was a senior managing director at Amherst Securities Group, LP, a boutique broker dealer specializing in securitized products. She founded and headed up the RMBS Strategy effort; her group became known for its analysis of housing policy issues. From July 1993–Nov 2008, Ms. Goodman was head of Global Fixed Income Research and Manager of US Securitized Products Research at UBS and predecessor firms. She spent 10 years in senior fixed income research positions at Citicorp, Goldman Sachs, and Merrill Lynch. Ms. Goodman was also a senior economist at the Federal Reserve Bank of New York. She has a PhD in Economics from Stanford University and has published more than 200 articles in professional and academic journals and co-authored and co-edited 5 books. Ms. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009.

Speaker and Moderator: Faith Schwartz, Senior Vice President, CoreLogic

Faith is responsible for managing the CoreLogic government business, while providing policy maker education and thought leadership. Prior to joining CoreLogic, she was an executive director at the HOPE NOW Alliance, a nonprofit coalition created in 2007 to bring together, servicers, lenders, investors, Federal Reserve Banks, and government-sponsored enterprises (GSEs) to help homeowners in distress stay in their homes. Ms. Schwartz is a former member of the Federal Reserve Consumer Advisory Committee and currently also sits on the boards of the CoreLogic Academic Research Council (CLARC), the Structured Finance Industry Group (SFIG), and HOPE LoanPort, which provides a communication loan workout vehicle for borrowers, counselors, and investors. She was recently highlighted by the MBA as one of the 20 Distinguished Industry Women and in 2012, was selected as one of Housing Wire’s Women of Influence.
Panel One:
The Borrower: Demographic Changes, Consumer Protection Issues

Nick Timiraos is a reporter for The Wall Street Journal, where he covers housing and mortgage markets and housing finance policy. Previously, he covered the 2008 presidential elections where he traveled with the Obama and Clinton campaigns. Timiraos joined the Journal in 2006 and is based in New York.

Panelist: Rolf Pendall, Director, Metropolitan Housing and Communities Policy Center, Urban Institute
Rolf Pendall leads a team of over 40 experts on a broad array of housing, community development, and economic development topics, consistent with the Urban Institute's nonpartisan, evidence-based approach to economic and social policy. Mr. Pendall's research expertise includes federal, state, and local affordable housing policy and programs; land-use planning and regulation; metropolitan growth patterns; and racial residential segregation and the concentration of poverty. He was a professor in the Department of City and Regional Planning at Cornell University and holds a PhD in City and Regional Planning from the University of California at Berkeley.

Panelist: Janis Bowdler, Managing Director, Financial Capability and Affordable Housing Global Philanthropy, JPM Chase
Janis Bowdler is a managing director within Global Philanthropy at JPMorgan Chase & Co, a global leader in corporate philanthropy with $200 million invested in communities annually. As senior program director, she is responsible for setting and driving the firm’s philanthropic and corporate responsibility strategy in two key focus areas: financial empowerment and affordable housing. Ms. Bowdler has authored a number of publications on Hispanic homeownership and access to financial opportunity. She is a featured blogger at Huffington Post, Rooflines, Univision, and Mom’s Rising. She sits on the board of Raza Development Fund, the nation's largest Hispanic Community Development Corporation. Before coming to JPMorgan Chase, Ms. Bowdler served as the director of economic policy at the National Council of La Raza (NCLR), the largest national Latino civil rights and advocacy organization in the United States, where she led research, advocacy, and policy analysis issues on financial capability and asset-building.

Panelist: Bob Ryan, Senior Vice President, Capital Markets, Wells Fargo Home Mortgage
Bob Ryan is senior vice president of capital markets at Wells Fargo Home Mortgage. Before his position with Wells Fargo, he was a senior advisor to HUD Secretary Donovan, the acting FHA commissioner and assistant secretary for Housing and, prior to that, first chief risk officer for FHA. In that capacity, Mr. Ryan was responsible for establishing a new Office of Risk Management, which oversees FHA’s credit risk management functions, encompassing all of its insurance product lines, including single family, multifamily, and healthcare. This office has expanded FHA’s capacity to assess financial and operational risk, perform more sophisticated data analysis, and respond quickly to changes in the market. Mr. Ryan has nearly 30 years of experience in all aspects of the mortgage market, with extensive experience with profit and loss accountability and a deep understanding of the mortgage origination and capital markets processes. Before HUD, Mr. Ryan was at Freddie Mac, where he held several senior positions in capital markets, single family pricing, and credit, and the Office of the President.
Panel Two:
Establishing Better Liquidity and Transparency in MBS markets

Moderator: Laurie Goodman, Center Director, Housing Finance Policy Center, Urban Institute

Laurie Goodman is the center director for the newly formed Housing Finance Policy Center at the Urban Institute, which is dedicated to providing participants in the decision making process with data-driven analysis of housing finance policy issues that they can depend on for relevance, accuracy, independence, and timeliness. Ms. Goodman spent 30 years as a top ranked analyst, researcher, and research department manager at a number of Wall Street firms. From late 2008 to September 2013, she was a senior managing director at Amherst Securities Group, LP, a boutique broker dealer specializing in securitized products. She founded and headed up the RMBS Strategy effort; her group became known for its analysis of housing policy issues. From July 1993–Nov 2008, Ms. Goodman was head of Global Fixed Income Research and Manager of US Securitized Products Research at UBS and predecessor firms. She spent 10 years in senior fixed income research positions at Citicorp, Goldman Sachs, and Merrill Lynch. Ms. Goodman was also a senior economist at the Federal Reserve Bank of New York. She has a PhD in Economics from Stanford University and has published more than 200 articles in professional and academic journals and co-authored and co-edited 5 books. Ms. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009.

Panelist: John Getchis, Senior Vice President of the Office of the Capital Markets

John F. Getchis joined Ginnie Mae as the senior vice president of the Office of Capital Markets in July 2012. Mr. Getchis brings 35 years of experience at financial institutions with a focus on mortgage-backed securities and the capital markets. In his current role, he is responsible for overseeing the performance and execution of Ginnie Mae’s multiclass securities program, which allows the private sector to combine and restructure cash flows from Ginnie Mae MBS into securities that meet unique investor needs. Multiclass securities programs include Single-Family, Multifamily, and Reverse Mortgage real estate mortgage investment conduits (REMICs), Stripped MBS, Callable Securities, and Platinum Certificates. Ginnie Mae multiclass securities help increase the liquidity of Ginnie Mae MBS and attract new sources of capital for federally insured or guaranteed loans. Mr. Getchis earned his BS from the University of Maryland, Robert H. Smith School of Business, and his MBA in Finance from The George Washington University, School of Business; he also holds several securities licenses.

Panelist: Neil Hughes, Vice President and Interim Head of Securitization, Freddie Mac

Neil Hughes is the vice president and interim head of Securitization for Freddie Mac’s Single Family business. In this position, Mr. Hughes is responsible for all matters relating to the issuance of Freddie Mac’s single class and multi-class securities. Responsibilities include the pricing and issuance of Freddie Mac’s REMIC, Strip and Giant programs as well as disclosure policy, securitization and pooling strategy, and mortgage investor relations. Mr. Hughes has worked in the secondary mortgage market for over 20 years. Before joining Freddie Mac 8 years ago, he worked at Fannie Mae for 13 years. Mr. Hughes holds a BS with a concentration in Finance from the University of Virginia.

Panelist: Nancy Mueller Handal, CFA Managing Director, Metropolitan Life Insurance Company

Nancy Mueller Handal is the global head of structured finance within the Investments Department at MetLife. Ms. Handal is responsible for a $70 billion portfolio of domestic and international asset-backed security (ABS), commercial mortgage-backed (CMBS), residential mortgage-backed security (RMBS), and residential mortgage loans. Ms. Handal oversees a team of structured finance professionals, responsible for credit and convexity analysis, trading, risk management, strategy, and surveillance. Additionally, Ms. Handal initiated and manages a $6B high yield RMBS Opportunity fund. She is active in providing the structured finance investor viewpoint and working to improve investor rights and alignment in both legacy and new issue securities. Before leading the structured finance group, Ms. Handal was the head of the RMBS group at MetLife. She has held various roles within the structured finance group, including trading and analyzing agency and non-agency collateralized mortgage obligations (CMOs) and pass throughs and trading, analyzing, and monitoring domestic and international ABS. Ms. Handal earned her BS in Economics and Philosophy from The University of Michigan and her MBA, with concentrations in Finance and Accounting, from The University of Rochester’s Simon School of Business.
Panelist: Eric Kaplan, Managing Director, Mortgage Finance, Shellpoint Partners LLC
Eric Kaplan joined Shellpoint in September 2011 as head of Mortgage Finance, with a primary focus on building and managing Shellpoint’s securitization program. Mr. Kaplan came to Shellpoint from Morgan Stanley, where he had spent the previous eight and a half years developing its distressed residential mortgage business and covering a variety of residential mortgage transactions and advisory engagements. Mr. Kaplan began his career in 1993 practicing structured finance law and moved to securitization and whole loan banking in 1998, working as issuer and underwriter across a wide range of proprietary and agented deals. He holds an AB in Politics from Princeton University, and a JD from Boston University School of Law. He cochairs the Residential Mortgage Representation, Warranty and Repurchase Enforcement Subcommittee of the Structured Finance Industry Group (SFIG) and is an active participant in a number of other subcommittees.

Panel Three:
Financing Rental Housing: REO to Rental in the Single Family Area, Multifamily Financing

Moderator: Ellen Seidman, Senior Fellow, Urban Institute
Ellen Seidman is a senior fellow at the Urban Institute. She is the former director of the US Treasury Department’s Office of Thrift Supervision. Ms. Seidman is a founder and serves on the Board of Directors of the Center for Financial Services Innovation. She also serves on the boards of three Community Development Financial Institutions (CDFI): City First Bank of DC, Coastal Enterprises, Inc. and the Low Income Investment Fund, as well as the board of the CDFI Assessment and Ratings Service (CARS). In September 2012, Ms. Seidman was appointed to a three-year term on the Consumer Advisory Board of the Consumer Financial Protection Bureau. During 2012 and 2013, she was a visiting scholar with the Federal Reserve Bank of San Francisco, where she contributed to and edited Investing in What Works for America’s Communities (www.whatworksforamerica.org).

Panelist: Ethan Handelman, Vice President for Policy and Advocacy, National Housing Conference
Ethan directs National Housing Conference’s (NHC) policy and advocacy agenda focused on advancing federal housing policy to assist low- and moderate-income people, strengthening the nation’s housing finance system, restoring neighborhoods, advocating for housing policy during tax and budgetary reforms, and improving the coordination of housing, transportation and energy policy. He has testified before Congress and speaks and writes regularly on housing issues. Mr. Handelman joined NHC in March, 2011, after leading the advisory practice at Recap Real Estate Advisors, where he assisted public- and private-sector clients to understand and shape the affordable housing financial and policy environment. Mr. Handelman received his MA in International Relations from Harvard University and holds a BA in Political Science from University of Michigan. He serves on the board of Housing Unlimited, a nonprofit housing provider in Montgomery County, Maryland.

Panelist: Lani Porter, Senior Vice President of Operations, American Residential Properties
Ms. Porter has been senior vice president for operations since October 2012 after joining American Residential Properties in July 2012. She has been an executive in the real estate industry since 1995, when, as a founding executive serving as senior vice president of operations, she helped to create the first online marketplace for mortgage lending at Getsmart.com. In 2000, after Providian Bank’s acquisition of Getsmart.com, she joined nCommand as co-founder, chief operating officer and chief financial officer, where she developed an end-to-end virtual loan process for residential lending. After the acquisition of nCommand by Ellie Mae in 2002 she served as chief financial officer and vice president of operations at Accruent, a company whose products are used in managing over 1 billion square feet of commercial space for many Fortune 500 companies and large retailers. In addition, beginning in 2005, Ms. Porter served as director of operations for Hometown, where she developed the systems technology and processes to underwrite, fund, manage, securitize and sell more than $2 billion in assets. Ms. Porter has served on the MBA-sanctioned Governance Board of MISMO (Mortgage Industry Standards Maintenance Organization), attended Arizona State University, and completed the Oracle RDBMS Master’s program for Database Administrators.
Panelist: David Brickman, Senior Vice President of Multifamily, Freddie Mac
David Brickman was named senior vice president of Multifamily in June 2011. As head of Multifamily, Mr. Brickman is responsible for customer relations, product development, marketing, sales, loan purchase, asset management, capital markets, and securitization for the company's multifamily business, which includes the flow mortgage, structured and affordable mortgage, CMBS, and low-income housing tax credit portfolios. The total multifamily portfolio was $180 billion as of March 31, 2013. Mr. Brickman is a member of the company’s senior operating committee and reports directly to CEO Don Layton. He has completed all doctoral coursework for his PhD in economics and real estate at the Massachusetts Institute of Technology. He holds an MPP from Harvard University and a bachelor’s degree from the University of Pennsylvania and is a professorial lecturer in Finance at The George Washington University and an adjunct professor of Finance at Johns Hopkins University.

Panelist: David Abromowitz, Senior Fellow, Center for American Progress
David M. Abromowitz is a senior fellow at the Center for American Progress, focusing on housing policy and related federal and state programs and issues. A partner in the law firm Goulston & Storrs, he is nationally known for expertise in housing and economic development, working on projects around the country involving housing and historic tax credit investment, HUD-assisted housing, public housing revitalization, assisted living, community land trusts, shared-equity homeownership, multifamily rental housing development, planned homeownership communities, and other multi-layered public and private projects over the past 25 years. Mr. Abromowitz is a past chair and founding member of both the Lawyers’ Clearinghouse on Affordable Housing and Homelessness and of the American Bar Association’s Forum Committee on Affordable Housing and Community Development. The New Jersey native received his BA magna cum laude from Princeton University and his JD magna cum laude from Harvard Law School.

Panel Four:
Credit Availability

Moderator: Faith Schwartz, Senior Vice President, CoreLogic
Faith Schwartz is responsible for managing the CoreLogic government business, while providing policy maker education and thought leadership. Before joining CoreLogic, she was an executive director at the HOPE NOW Alliance, a nonprofit coalition created in 2007 to bring together, servicers, lenders, investors, Federal Reserve Banks, and GSEs to help homeowners in distress stay in their homes. Ms. Schwartz is a former member of the Federal Reserve Consumer Advisory Committee and currently also sits on the boards of the CoreLogic Academic Research Council (CLARC), the SFIG, and HOPE LoanPort, which provides a communication loan workout vehicle for borrowers, counselors, and investors. Ms. Schwartz was recently highlighted by the MBA as one of the 20 Distinguished Industry Women and in 2012, was selected as one of Housing Wire’s Women of Influence.

Panelist: Chris Haspel, Partner & Head of Capital Markets, Fenway Summer
Chris Haspel joined Fenway Summer from the US Consumer Financial Protection Bureau (CFPB), where he served on the mortgage markets team as the CFPB’s senior expert in residential mortgage servicing and securitization. Mr. Haspel managed many of the CFPB’s efforts in developing and executing mortgage policy and led the mortgage markets group’s efforts in developing the CFPB’s mortgage servicing rules. He has over 20 years of experience in the mortgage industry and holds a BS from Georgetown University and an MBA from the University of Michigan.
Panelist: Mike Malloy, Mortgage Policy & Counterparty Relations Executive, Bank of America
Mike Malloy is the Mortgage Policy and Counterparty Relations executive for Legacy Asset Servicing at Bank of America, one of the world’s leading financial services companies and a leading mortgage servicer with nearly 7.2 million customer loans and a more than $986 billion portfolio. Mr. Malloy manages policy engagement and stakeholder relationships on behalf of Bank of America’s mortgage business focused on both the evolution of the mortgage business and providing solutions for homeowners in need of assistance. This role includes accountability for engagement on mortgage issues with the GSEs, HUD-FHA, the US Department of Treasury, trade associations, and other industry groups. In addition to managing integration with these stakeholders, Mr. Malloy oversees Bank of America’s mortgage-related exam management related to these counterparties, and he is responsible for the implementation of mortgage programs with Dodd-Frank and the Consumer Financial Protection Bureau. Before joining Bank of America, Mr. Malloy was a partner in the law firm Parker, Poe, Adams & Bernstein LLP, where he specialized in commercial litigation. He received his BA in History from Davidson College, and his JD, with honors, from the Washington & Lee School of Law.

Panelist: Larry Platt, Partner, K&L Gates
The 2007, 2008, 2009, 2010 and 2011 Chambers USA ranked Mr. Platt as a top lawyer practicing Financial Services Regulation: Consumer Financial Services Regulation. Mr. Platt was nationally ranked by Chambers USA 2012 and, most recently in 2013, under Financial Services Regulation: Consumer Finance (Compliance) (Star Individuals) and Financial Services Regulation: Consumer Finance (Litigation) (Band 1). Mr. Platt was listed in the 2012, 2013 and 2014 Best Lawyers in America in the area of banking and finance law. In 2006, Mr. Platt received an inaugural Mortgage Excellence Award from Home Equity News in recognition of his service and contributions to mortgage lenders and the mortgage lending industry. In September 2002, Lending Intelligence magazine named Mr. Platt as one of Washington’s ten most influential people on lending issues. He is a former member of the Board of Governors of the Mortgage Bankers Association of Metropolitan Washington, Inc. From 1989 to 1997, he was on the Board of Directors for Montgomery Housing Partnership, Inc., a non-profit, tax-exempt owner and developer of affordable housing in Montgomery County, MD. He helped found and for over 15 years was a pro bono lawyer for The Unitarian Universalists Affordable Housing Corporation. From 2002 to 2006, Mr. Platt was a board member and Counsel to the Board of Trustees at St. Andrew’s Episcopal School in Potomac, Maryland.

Panelist: Barry Zigas, Director, Housing for Consumer Federation of America
Barry Zigas became director of Housing for Consumer Federation of America in 2008. He is responsible for CFA’s policies on housing and mortgage finance including secondary market systems, foreclosure and loan modification policies, and community reinvestment issues. He also consults with housing and community development nonprofits and foundations on strategy, innovation, and leadership through his firm Zigas and Associates LLC. Zigas was senior vice president at Fannie Mae from 1995–2006, where he led the company’s single family community lending initiatives, as well as corporate and regulatory reporting on the company’s housing goals, investments in CDFIs, and support for homeownership counseling and education. He joined Fannie Mae in 1993 as vice president for Housing Impact. He is an active participant in the Mortgage Finance Working Group, sponsored by the Center for American Progress, as well as the foreclosure working group of Americans for Financial Reform (AFR). His articles and commentary have appeared in American Prospect, American Banker, Washingtonian, and other publications, and he is frequently quoted in print and electronic media.