

AGENDA

WEDNESDAY, MAY 24, 2006



8:00 – 8:30 Registration

8:30 – 8:45 Welcome & Opening Remarks, FTC Chairman Deborah P. Majoras

8:45 – 9:45 Alternative Mortgage Products & the Key Players in Today's Marketplace

Moderator: J. Reilly Dolan, Assistant Director, Division of Financial Practices, FTC

Presenters & Panelists:

Amy Crews Cutts, Deputy Chief Economist, Freddie Mac

Allen Fishbein, Director of Housing & Credit Policy, Consumer Federation of America

Greg McBride, Senior Financial Analyst, Bankrate.com

9:45 – 10:45 Evaluating Consumer Benefits & Risks

Moderator: Jesse Leary, Assistant Director, Bureau of Economics, FTC

Panelists:

Stella Adams, Executive Director, North Carolina Fair Housing Center

Robert Broeksmit, Chairman, Mortgage Markets Committee, America's Community Bankers;
President, Mortgage Lending, Chevy Chase Bank

Doug Duncan, Senior Vice President and Chief Economist, Mortgage Bankers Association

Patricia McCoy, Professor, University of Connecticut School of Law

10:45 – 11:00 Break

11:00 – 12:30 Protecting Consumers: Current Regulatory & Law Enforcement Issues

Moderator: Peggy Twohig, Associate Director, Division of Financial Practices, FTC

Panelists:

David Bleicken, Director, Bureau of Licensing, Investigation & Consumer Services, Pennsylvania
Department of Banking

Sandra Braunstein, Director, Division of Consumer & Community Affairs, Board of Governors of the
Federal Reserve System

April Breslaw, Acting Associate Director, Division of Supervision & Consumer Protection, Federal
Deposit Insurance Corporation

Michael Bylsma, Director, Division of Community & Consumer Law, Office of the Comptroller of the
Currency

Ivy Jackson, Director, Office of Real Estate Settlement Procedures Act, U.S. Department of
Housing & Urban Development

George Kinsel, President, American Association of Residential Mortgage Regulators; Director,
Non-Depository Examinations, Consumer Credit Unit, Maryland Commissioner of
Financial Regulation

12:30 – 1:45 Lunch Break (on your own)

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WEDNESDAY, MAY 24, 2006

1:45 – 3:15 **Protecting Consumers: Beyond the Existing Regulatory Framework**

Moderator: **Eileen Harrington**, Deputy Director, FTC Bureau of Consumer Protection

Panelists:

Alys Cohen, Staff Attorney, National Consumer Law Center

Harry Dinham, President-Elect, National Association of Mortgage Brokers

Jamie Z. Goodson, Policy Counsel, Center for Responsible Lending

Peter Macdonald, General Counsel and Vice President, LendingTree Loans

Robert McKew, General Counsel and Vice President, American Financial Services Association

Michael Williams, Vice President for Legislative Affairs, The Bond Market Association

Steve Zeisel, Vice President and Senior Counsel, Consumer Bankers Association

3:15 – 3:30 **Break**

3:30 – 4:45 **Consumer Literacy & Education in the Mortgage Marketplace**

Moderator: **Lesley Fair**, Staff Attorney, Division of Consumer & Business Education, FTC

Panelists:

Michaela Albon, Legal Committee Member, Mortgage Bankers Association; Senior Vice President, Senior Counsel, and Team Leader, Washington Mutual Bank

Janis Bowdler, Housing Policy Analyst, National Council of La Raza

Brian Bucks, Economist, Division of Research & Statistics, Board of Governors of the Federal Reserve System

Allen Fishbein, Director of Housing & Credit Policy, Consumer Federation of America

Jack Guttentag, a.k.a. "The Mortgage Professor," syndicated columnist and Professor Emeritus of Finance, the Wharton School, University of Pennsylvania

John Veneris, Chairman, Conventional Finance & Lending Committee, National Association of Realtors; Owner/Broker, Realty Executives Pro/Team

4:45 – 5:00 **Closing Remarks, Lydia B. Parnes, Director, FTC Bureau of Consumer Protection**

