AGENDA

CONFERENCE COMMITTEE ON SB 900 AND AB 278

CALIFORNIA'S FORECLOSURE CRISIS (OVERVIEW, PART 1)

MAY 10, 2012

UPON ADJOURNMENT OF SENATE BUDGET & FISCAL REVIEW SUBCOMMITTEE 4

ROOM 4202

I. WELCOME & OPENING REMARKS

• Conference Committee Chairs and Members

II. FORECLOSURE CRISIS IN CALIFORNIA, THE NATIONAL MORTGAGE SETTLEMENT, AND THE HOMEOWNER BILL OF RIGHTS

- The Honorable Kamala Harris, California Attorney General
- Ben Diehl, Supervising Deputy Attorney General
- Amy Teng, Deputy Attorney General

III. SIGNATORY BANKS TO THE NATIONAL MORTGAGE SETTLEMENT

- Mike Kimball, Bank of America
- Kari Decker, JPMorgan Chase
- Mike Knudsen, Wells Fargo
- Jon Ross, Citigroup

IV. IMPACT OF FORECLOSURES IN THE COMMUNITY-- HOMEOWNERS AND HOUSING COUNSELORS

- Darryl Davis, San Francisco homeowner
- Ethan Hoff, Sacramento homeowner
- Sebastian and Teresa Oda, Los Angeles homeowners
- Lisa Sitkin, Housing and Economic Rights Advocates

V. ECONOMIC/ACADEMIC PERSPECTIVE

- Kurt Eggert, Professor of Law, Chapman University School Of Law
- Economist/Nicholas Campins, Deputy Attorney General
- Industry economist

VI. PUBLIC COMMENT

AGENDA

CONFERENCE COMMITTEE ON SB 900 AND AB 278 CALIFORNIA'S FORECLOSURE CRISIS (OVERVIEW, PART 2)

MAY 15, 2012

1:30 P.M.

ROOM TBA

I. COMMUNITY ADVOCATES/LABOR PERSPECTIVE

- Paul Leonard, Center for Responsible Lending
- Kevin Stein, California Reinvestment Coalition
- Norma Garcia, Consumers' Union
- Pedro Morillas, CALPIRG
- Caitlin Vega, California Labor Federation
- LaFonza Butler, SEIU
- Rosa Cabrera, PICO
- John Eller, ACCE
- Maria Elena Durazo, Los Angeles Labor Federation
- National Asian American Coalition
- NAACP
- National Council of La Raza
- Faith Leaders

II. BANKS/SERVICERS PERSPECTIVE

- Kevin Gould, California Bankers Association
- Jon Ross, California Mortgage Bankers Association
- Margaret Gladstein, California Independent Bankers
- Larisa Cespedes, HSBC
- Melissa Ameluxen, California Credit Union League
- Scott Govenar, California Financial Services Association

III. OTHER INDUSTRY PERSPECTIVES

- Mike Belote, United Trustees Association
- Craig Page, California Land Title Association
- Paul Gladfelty, Mortgage Electronic Registration Systems (MERS)
- Stan Wieg, California Association of Realtors
- Joanne Bettencourt, Securities Industry & Financial Markets Association
- Mike Arnold, California Mortgage Association
- Marti Fisher, California Chamber of Commerce

IV. PUBLIC COMMENT

AGENDA

CONFERENCE COMMITTEE ON AB 278 AND SB 900

CALIFORNIA'S FORECLOSURE CRISIS

(Loan Modification Programs)

MAY 24, 2012

12 p.m., ROOM 447

1) Opening Remarks

Chairs

Committee members

2) Loan Modifications: Past, Present and Future (15 min + 15 min Q&A)

Faith Schwartz, Executive Director, HOPE NOW Alliance

3) State Level Programs (15 min + 15 min Q&A)

Diane Richardson, Program Director- Keep Your Home California, California Housing Finance Agency

4) Loan Modifications: A Counseling Perspective (15 min + 15 min Q&A)

Karen Metoyer, Clearpoint Credit Counseling Solutions

5) Public Comment