



**OTS's National Housing Forum
Monday, December 3, 2007
The National Press Club
Washington, D.C.**

AGENDA

- 8:00 – 9:00 AM Registration & Continental Breakfast
- 9:00 AM **Opening Remarks: The Honorable John M. Reich, Director
Office of Thrift Supervision**
- 9:15 AM **Keynote Address: The Honorable Alphonso Jackson, Secretary
Department of Housing & Urban Development**
- 9:30 AM **Panel 1: Outlook for the U.S. Housing Market and Potential Impact on
Financial Institutions**
*How deep and long-lasting will the current slow-down in the housing sector be?
Are some areas of the country faring better than others? What will be the effect(s)
on the economy as a whole? How well have banks and thrifts weathered the
downturn?*
- Moderator: Maria Bartiromo, Anchor
CNBC**
- Frederick Cannon, Managing Director
Keefe, Bruyette & Woods**
- Angelo Mozilo, Chairman & CEO
Countrywide Financial Corporation**
- Robert I. Toll, Chairman & CEO
Toll Brothers, Inc.**
- Dr. Mark Zandi, Co-Founder and Chief Economist
Moody's Economy.com**
- 10:30 AM **Remarks by: The Honorable Henry M. Paulson, Jr.
Secretary of the Treasury**

10:45 AM

Break

11:00 – 12:00 PM

Panel 2: Current Challenges & Risks in the Home Mortgage Market

How has the mortgage market reacted to the conditions in the housing market? Is there a credit crunch developing, particularly in the subprime market? How has the increased cost and decreased availability of homeowner's insurance affected lenders in coastal areas?

**Moderator: Kathleen Hays, Anchor
Bloomberg TV**

**Kerry K. Killinger, Chairman & CEO
Washington Mutual, Inc.**

**Denise M. Leonard, Board Member
National Association of Mortgage Brokers**

**Daniel H. Mudd, President & CEO
Fannie Mae**

**Joseph A. Smith, Jr.
North Carolina Commissioner of Banks**

12:30 – 1:45 PM

Luncheon with Featured Speaker:

**L. William Seidman
Chief Commentator
CNBC**

2:00 – 3:00 PM

**Panel 3: Keeping the Castle: Critical Consumer
Protection Issues in Housing Finance**

How many foreclosures do we expect over the coming year? What steps have been (or should be) taken to reduce foreclosure rates? What can and should be done to stop predatory lending? How can we improve mortgage disclosures? Will RESPA Reform finally happen?

**Moderator: Barbara A. Rehm, Assistant Managing Editor
American Banker**

**Susan C. Keating, President & CEO
National Foundation for Credit Counseling**

**Shanna L. Smith, President & CEO
National Fair Housing Alliance**

**John Taylor, President & CEO
National Community Reinvestment Coalition**

**Kenneth D. Wade, CEO
NeighborWorks America**

- 3:15 PM **Break**
- 3:30- 4:30 PM **Panel 4: The Capital Markets and Housing Finance...How to Keep the Money Flowing**
What caused the capital markets to freeze up last summer? What lessons have we learned from that market meltdown? How can we try to keep the money flowing without major disruptions in the future?
- Moderator: Ronald Insana, Managing Director
Insana Capital Partners**
- Rod S. Dubitsky, Managing Director
Credit Suisse First Boston**
- Marshall Haines, Principal
TPG Capital**
- Michael O’Hanlon, Senior Managing Director
Marathon Asset Management LLC**
- Thomas Zimmerman, Managing Director
UBS Investment Bank**
- 4:45 PM **Closing Remarks: The Honorable John M. Reich, Director
Office of Thrift Supervision**
- 5:00 PM **Reception**