

Mortgage Lending in St. Louis: From HMDA to Home Improvement

Federal Reserve Bank of St. Louis
One Financial Plaza, Second Floor Classroom
December 6, 2007 8:30 a.m. to 3:45 p.m.

SPEAKERS

Rick Bonasch is director of technical assistance for the Regional Housing and Community Development Alliance, where he is responsible for the Regional Neighborhood Support Collaborative and Community Development Technical Assistance Programs. In that capacity, he provides technical assistance and training to community-based development organizations. His expertise covers organizational and neighborhood planning, financial management, nonprofit board development, real estate development, and neighborhood revitalization. Bonasch has experience in both the private and public sectors, including working as a neighborhood development analyst at the Community Development Agency in St. Louis.

Mark Della Camera joined Stifel Bank & Trust in November to assist them in building a substantial mortgage platform that will include originations and a portfolio of owned loans. Previously, Della Camera was the loan administration senior vice president for Pulaski Bank. This position had responsibility for loan servicing, investor accounting, collections, joint ventures, Pulaski Title Co. and Corporate Insurance. The majority of his 25 years of financial services experience was with the Delmar Financial Co., where he held several positions. His last position as vice president included responsibility for the operation and administration of loan servicing, loan closing, loan coordinating and origination automation among other duties. Della Camera is an officer of the Mortgage Bankers Association.

Yuliya Demyanyk is an economist at the Federal Reserve Bank of St. Louis and a lecturer at Washington University in St. Louis. She earned her doctorate from the University of Houston, where she was also an instructor. She earned a master's degree in physics and teaching at the Odessa National University (Ukraine) in 1998 and a master's degree in economics at the Kiev Institute of Economics (Ukraine) in 2001. Her research focuses on the subprime mortgage market, on the roles that financial intermediation and banking regulation play in the U.S. economy, and on financial integration in the United States as well as in the European Union.

Mike Duncan is research and information technology manager for the St. Louis County Department of Planning. He has studied foreclosure and related housing market issues in St. Louis County for several years and is a member of the Research and Legislation Committee of the St. Louis Metro Foreclosure Prevention Task Force. He has worked for St. Louis County government since 1987 on information technology, demographics, economic development, local government finance and housing issues.

Jeannine Dunnegan Larm is a senior vice president with UMB Community Development Corp. Her responsibilities include managing the community affairs program for the UMB metropolitan St. Louis region and assisting with the community affairs and CRA activities for several affiliate markets within UMB Financial Corp.'s seven-state region. Dunnegan Larm has more than 20 years of experience in banking, beginning with her position as a regulator with the Office of the Comptroller of the Currency. She is on the boards and committees of several community organizations and has been president and faculty member of the Center for Financial Training and chair for the Missouri Bankers Association's Women Banker's Committee.

Susan Ellis is assistant bureau chief of the Consumer Fraud Bureau in the Springfield office of the Illinois Attorney General. She has been at the Illinois Attorney General's Office since 2005. Her work there has focused on mortgage lending issues. She was one of the lead attorneys on the Ameriquest multistate investigation and has been involved in numerous other mortgage-related investigations, lawsuits and legislative initiatives. Before joining the Illinois Attorney General's office, Ellis worked for several years in the Chicago office of Mayer Brown, LLP, where she practiced in the litigation department.

Mark Etling has been executive director of the Grand Oak Hill Community Corp. since spring of 2006. He has also served as community development director for the cities of Ferguson and Florissant in St. Louis County. Etling is a resident of the Lafayette Square neighborhood, where he serves on the board of directors and development committee of the Lafayette Square Restoration Committee.

Elizabeth Hayes is assistant vice president of the Consumer Affairs Supervision unit in the Division of Banking Supervision and Regulation at the Federal Reserve Bank of St. Louis. Since 1994, she has been responsible for the supervision program of the Reserve Bank in the areas of Consumer Affairs and the Community Reinvestment Act. Before taking that position, she was the division's enforcement adviser. Hayes joined Banking Supervision after working in the Legal Department at the Bank on enforcement projects. She also is an adjunct professor at the Graduate School of Business at Webster University in St. Louis. Before joining the St. Louis Fed, Hayes was associate general counsel at Citicorp Mortgage.

Rich Herbst is operations analyst, Office Of Field Policy & Management, U.S. Dept of Housing and Urban Development. He has been at HUD since 1984. Previously he was with Roosevelt Federal Savings and Loan, where he held managerial positions in several departments.

Carol Laslo is senior business developer, community development for Fannie Mae in St. Louis. Laslo is responsible for executing Fannie Mae's business development strategy in the St. Louis market. Before joining Fannie Mae in 1996, Laslo was a housing supervisor with the Community Development Agency of the City of St. Louis. She was responsible for the development, administration and implementation of housing programs using federal, state and local resources. Laslo also has worked in loan originations, secondary marketing and shipping for a St. Louis-based mortgage company.

Daniel McKim is assistant trust fund and community initiatives manager for the Missouri Housing Development Commission. He assists in management and oversight of the Missouri Housing Trust Fund in all capacities (compliance, grants, applications). His department also provides technical assistance for the Balance of State Continuum of Care, a HUD-administered program reaching Missouri's very low-income residents. He previously was the public information specialist for the housing commission. McKim also serves on the Missouri Housing Preservation Network and the Metropolitan St. Louis Foreclosure Intervention Task Force.

Andrew P. Meyer is a senior economist in the Supervision and Regulation Department at the Federal Reserve Bank of St. Louis. He is responsible for conducting fair lending statistical analysis for Fed state-member banks in the St. Louis District and for selected large lenders across the Federal Reserve System. He also participates in statistical off-site safety-and-soundness surveillance for state-member banks. He has a doctorate in economics from Washington University in St. Louis and has worked at the St. Louis Fed since 1994.