

The Impact of Local Predatory Laws on the Flow of Subprime Credit

Starting with North Carolina in 1999, states and other local governments have enacted laws to curb predatory lending in the subprime mortgage market. A new report from the Federal Reserve Bank of St. Louis takes a look at these laws and how they affect the flow of credit in the subprime mortgage market. Come join us for an overview of the report and an interactive discussion with a panel of experts.



P.O. Box 442
St. Louis, MO 63166

The Impact of Local Predatory Laws on the Flow of Subprime Credit



March 16, 2006
8:30 a.m. to 11 a.m.

Join us for a discussion and presentation of the latest research from the Federal Reserve Bank of St. Louis on laws designed to curb abusive lending practices.

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Program

March 16, 2006

8:30 a.m.
Registration and Continental Breakfast

9 a.m.
Welcome

Presentation: "The Impact of Local Predatory Laws on the Flow of Subprime Credit"

Anthony Pennington-Cross, senior economist, Research Division, Federal Reserve Bank of St. Louis

Panel Discussion

Diane Thompson, supervising attorney, Housing and Consumer Unit, East St. Louis office of Land of Lincoln Legal Assistance Foundation

Steve Nelson, director, GMAC-RFC's Homeownership Preservation Enterprise (HOPE)

Keith Ernst, senior policy counsel, Center for Responsible Lending

11 a.m.
Adjourn

Who should attend?

Civic leaders, government officials, community and economic development professionals, bankers, academics, mortgage brokers, real estate professionals and home-buyer counselors

Location

One Financial Plaza

501 N. Broadway, 2nd Floor
St. Louis, MO 63102



Parking is available in the **St. Louis Centre** parking garage, which is attached to One Financial Plaza. Enter the garage from Broadway. Attendees can have parking tickets validated at the registration table.

Registration Form

The Impact of Local Predatory Laws on the Flow of Subprime Credit

March 16, 2006

Photocopy this form for additional registrations.

Name _____

Title _____

Organization _____

Address _____

City, state, ZIP _____

Telephone _____

E-mail _____

Registration deadline:

March 13

Mail this form to:

Cynthia Davis
Federal Reserve Bank of St. Louis
Box 442
St. Louis, MO 63166

or

fax to:

(314) 444-8318

or

register online at:

www.stlouisfed.org/community/conferences.html

Information:

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