

# RE-ENGINEERING THE REAL ESTATE MARKET

## Federal Reserve Bank of Atlanta

### June 26 -27, 2008

### Speaker Biographies

**Angelyque Campbell** is the senior manager of Community Affairs at the Federal Reserve Bank of Richmond. Community Affairs is responsible for outreach and analysis projects that address the information, credit and development needs of lower income communities and populations. Campbell previously served as a Senior Analyst in the Division of Consumer and Community Affairs at the Federal Reserve Board in Washington, D.C. In this position, Campbell evaluated the performance of Reserve Banks in addressing financial services issues of underserved communities and provided technical and legal research assistance to public and private entities on Board regulations and programs related to community reinvestment and consumer protection.

Prior to joining the Federal Reserve Board, Campbell served as a Community Development Specialist at the U.S. Department of Housing and Urban Development, where she managed fair housing projects and developed local revitalization strategies for distressed communities.

Other agencies and organizations where Campbell has worked in fair housing, civil rights, and consumer protection law include Consumers Union-publisher of *Consumer Reports* magazine, Lawyers' Committee for Civil Rights, Legal Aid of Central Texas, and the Texas Department of Housing and Community Affairs.

Campbell is a certified mediator and earned a Juris Doctorate and Masters in Public Affairs from The University of Texas at Austin. She also holds her Executive Masters in Business Administration from the University of Richmond. Her research work includes, "Access to the Dream: Home Mortgage Lending in Texas"; "HUD, Courts, and the Market: Factors Influencing Participation Rates of Texas Landlords in Section 8 Housing Programs"; and "Hard Choices: Setting Priorities for the Texas State Budget."

Campbell is a national Truman Scholar and serves as an applicant reviewer for the Harry S. Truman Scholarship Foundation and a site reviewer for the National Association of Schools of Public Affairs and Administration's Commission on Peer Review and Accreditation.

**James Carr** is Chief Operating Officer for the National Community Reinvestment Coalition, an association of 600 local development organizations across the nation, dedicated to improving the flow of capital to communities and promoting economic mobility. He is also a visiting professor at Columbia University in New York. Prior to his appointment to NCRC, Jim was Senior Vice President for Financial Innovation, Planning and Research for the Fannie Mae Foundation and Vice President for Housing Research at Fannie Mae. He has also held posts as Assistant Director for Tax Policy with the U.S. Senate Budget Committee, and Research Associate at the Center for Urban Policy Research at Rutgers University.

Jim has served on research or policy advisory boards at numerous colleges and universities including Harvard University, University of California-Berkeley, University of Pennsylvania, and University of Southern California. Jim is an Advisory Committee Member of the Federal Reserve Bank of San Francisco Center for Community Development Investments, the Corporate Advisory Board of the Urban Financial Services Coalition and the Research Advisory Committee for the National Low-Income Housing Coalition. Jim was for several years, an instructor for the Neighborhood Reinvestment Training Institute and is a former expert advisor to the Organization for Economic Cooperation and Development (OECD) Urban Affairs Project Group in Paris, France. Jim has served as an international advisor on financial modernization and housing finance to China, Mexico, Turkey, and Colombia. He has also served on Congressional delegations to South Africa and Ghana on housing and economic development.

Jim has published and lectured extensively on housing and urban policy, housing finance, community reinvestment, personal financial services, and state and local finance. He has written and presented papers on technological innovation and workforce diversity. And, he is particularly recognized for his knowledge about and leadership on development of innovative financial instruments and strategies to promote affordable lending, inner-city development and wealth creation for lower-income

households. Jim is former editor of the scholarly journal *Housing Policy Debate*, which received the 1996 Award of Excellence from Washington EdPress for editorial excellence and was rated number one for impact on the field of urban studies by the Institute for Scientific Information. He served for more than a decade as editor of the peer-reviewed publication *Journal of Housing Research*. His books include *Crisis and Constraint in Municipal Finance*, *Replicating Microfinance in the United States*, and *Segregation: The Rising Costs for America*.

Jim has appeared on CNN, FOX News, CNBC, Bloomberg, PBS, Cox News and a variety of local TV news stations in Washington, DC and New York. He has been interviewed on BBC World Service, Newsweek on Air, Bloomberg Radio, and National Public Radio and dozens of local stations. Jim's speeches have been awarded top honors, including the "Best of the Best" award by the International Association of Business Communicators. He has been published in *Vital Speeches of the Day*. Jim's research has been cited and reported in various major newspapers including the *Washington Post*, *USA Today*, *New York Times*, *Wall Street Journal*, *Los Angeles Times*, *Dallas Morning News*, *Associated Press* and *Reuters* and dozens of other print outlets.

Jim has earned numerous professional and academic honors and awards. He is a 2003 Aspen Institute Scholar and recipient of the 2003 Community Impact Award from the National Organization of Black County Officials. He also received the 1999 Distinguished Service Award from Texas Southern University, 1998 Presidential Award by the National Association of Urban Bankers, and an Outstanding Achievement Award by the Neighborhood Reinvestment Training Institute in 1996. He was selected for *Who's Who in American Colleges and Universities*, the Alpha Rho Chi Bronze Leadership Medal, American Society of Planning Officials Fellowship, and William Fontaine Fellowship. Jim has served as Vice Chair of the Washington Urban League, Trustee of the National Cathedral Association, and Member of the Board of Directors for The Washington Ballet. He holds a Bachelor of Architecture degree with honors from Hampton University, a Master of Urban Planning degree from Columbia University, and a Master of City and Regional Planning from the University of Pennsylvania.

**Kiernan "KC" Conway** joined the FRB on November 1, 2005. He has 20-years real estate industry experience that spans appraisal, lending, equity investment and portfolio management. He holds the MAI designation, and he specializes in real estate market analysis. KC has a working knowledge of most real estate data sources and software - including those relating to BASEL. These skills are being put to use in the Policy and Supervisory Studies unit in the Department of Supervision and Regulation of the Federal Reserve Bank in Atlanta.

Originally from a real estate developer family in Colorado, KC came to Atlanta in 1981 to attend Emory University. After graduation from Emory's School of Business, he commenced his career in real estate as an appraiser. After earning his MAI designation in 1989 as a fee appraiser for Cushman & Wakefield and the former Equitable Real Estate, he pursued workout, portfolio management and investment experience with such companies as Deloitte & Touche, Wells Fargo Bank and Prudential. In 1997, KC joined SouthTrust Bank (now part of Wachovia) as their Director of Underwriting to start a commercial real estate conduit. In 1999, SouthTrust promoted KC to Sr. VP and National Director of Real Estate Market Analysis in which he developed a proprietary system to monitor, risk rate and manage a \$10+ billion REDI portfolio spread across 28 states in the Mid-Atlantic, Southeast and Southwest US.

**Joseph Falk** is Past President and Legislative Chairman of the National Association of Mortgage Brokers. He was President of NAMB in 2001-2002 and continues to serve on the Board of Directors. NAMB represents the interests of mortgage brokers in educational, regulatory, governmental and industry affairs. NAMB has 49 state affiliates and over 26,000 members.

In 2007, Mr. Falk was named a member of the Consumer Advisory Council to the Federal Reserve Board. The Council advises the Board on the exercise of its responsibilities under the Consumer Credit Protection Act, Truth-In-Lending and other matters in the area of consumer financial services. The appointment runs three years and the Council meets in Washington DC three times per year.

Joe is the author of the NAMB's 'Model State Statute Initiative for the Licensing and Education of All Originators'. He participated in 3 of the HUD sponsored Roundtables discussing RESPA reform. Mr. Falk has testified many times before Congress.

Mr. Falk is a graduate of Franklin and Marshall College and received his MBA from the Harvard Business School in 1978.

Joe is a licensed mortgage broker. He is President of his own mortgage firm and a consultant with the law firm of Akerman Senterfitt. The firm employs over 500 attorneys and consultants through 9 offices, including New York and Washington DC. He is a member of the lobby/policy group.

Mr. Falk resides in Miami, Florida.

**Sarah Greenburg** works for NeighborWorks America as a Housing Rehabilitation Specialist in the National Initiatives and Applied Research Division located in Washington, DC. She was hired to bring a renewed focus to housing rehabilitation programs in the NeighborWorks network and to promote green building techniques in housing rehabilitation. Sarah also leads the corporation's new community stabilization initiative, working to stabilize and revitalize communities struggling with the negative impacts of the foreclosure crisis. She works with both internal and external partners to prevent neighborhood decline through the efficient disposition of real estate recaptured by financial institutions through foreclosure. Sarah has ten years of experience in community development and came to NeighborWorks from the National Trust for Historic Preservation. She has a Master's degree in Community Planning with specializations in Environmental Planning and Historic Preservation from the University of Maryland. She is originally from Cleveland, Ohio.

**Todd Greene** is assistant vice president for community and economic development research and policy in the supervision and regulation division at the Federal Reserve Bank of Atlanta.

In this position, he is responsible for leading a team devoted to identifying significant regional community and economic development issues and planning a full-cycle approach to research projects with a focus on improving the policy environment.

Prior to joining the Atlanta Fed, Greene held leadership roles with Southwestern Bell and the Metropolitan Atlanta Rapid Transit Authority and in management consulting. Most recently, Greene served as director for Community, Policy and Research Services at Georgia Tech's Enterprise Innovation Institute with oversight of research and implementation efforts in applied economic development.

Greene currently serves as president of the Georgia Economic Developers Association. On the national level, he is a committee chair for the International Economic Development Council. Greene is a 2003 graduate of the Buckhead Business Association Leadership Development Program. In 2002, he obtained the Certified Economic Developer designation (CEcD).

Greene earned a bachelor's degree in English and American literature and language from Harvard University and master's degrees in human resources management from Washington University and in public administration from Georgia State University.

**Matthew Greer** has been promoted to chief executive officer for **Carlisle Development Group** in Miami, a multifamily affordable housing developer.

He started his career at Carlisle Development Group in 2004 as an analyst and was later promoted to chief operating officer in 2005.

A resident of Miami Beach, he is active in a number of charitable organizations including being a member of the Young Presidents Organization, the United Way's Young Leaders Group, the Greater Miami Jewish Federation, Our Kids of Miami-Dade/ Monroe and the Hold the Line campaign to protect Miami-Dade County's natural habitats from development.

**Maryann F. Hunter** joined the Division of Consumer and Community Affairs of the Board of Governors of the Federal Reserve System in February 2006 as an Advisor, and is currently working on a number of projects related to foreclosure and strategic leadership. Prior to joining the Board, Ms. Hunter worked at the Federal Reserve Bank of Kansas City for 22 years, and most recently served as Senior Vice President and Branch Manager in the Denver Branch. Prior to that position, Ms Hunter served as Senior Vice President in charge of the Supervision and Risk Management Division of the Kansas City Reserve Bank, and Vice President in charge of the Examinations and Inspections and Consumer Affairs departments at the Denver Branch. She joined the Reserve Bank at the Denver Branch in 1981 as a bank holding company examiner. She held various staff and supervisory positions prior to joining the official staff in 1988 as an examining officer. She was promoted to vice president in 1991, and to senior vice president in 2000. Ms. Hunter has a Masters in public policy from the University of Michigan and a B.A. from the Pennsylvania State University.

**Dan Immergluck** is Associate Professor in the City and Regional Planning Program. Dan has authored dozens of studies on community development, economic development, community reinvestment, fair housing, and related topics. He conducts research on neighborhood change, mortgage and small business finance, development finance, residential segregation, and small and minority business development. His research has been published in a wide variety of scholarly journals, including *Urban Affairs Review*, *Housing Policy Debate*, the *Journal of Urban Affairs*, *Urban Studies*, and others. His most recent book is *Credit to the Community: Community Reinvestment and Fair Lending Policy in the U.S.* (M.E. Sharpe, 2004). Dan has testified before the U.S. Congress, the Federal Reserve Board of Governors, federal agencies, and state and local legislative bodies. He also works regularly with research and policy groups around the country.

Dan teaches Principles of Real Estate Finance and Development, Government and Housing Markets, and Advanced Planning Methods. He has received funding from organizations including the John D. and Catherine T. MacArthur Foundation, the Lincoln Institute of Land Policy, and the Aspen Institute. He has also contracted with local government and nonprofits in a variety of locales.

Before moving to Atlanta, Dan was at Grand Valley State University in Grand Rapids, Michigan. Prior to that he was Senior Vice President of the Woodstock Institute in Chicago, a policy research organization that works on community and economic development issues. He has also worked as a community economic development practitioner in the nonprofit and public sectors. He has a Masters in Public Policy from the University of Michigan and a PhD in Urban Planning and Policy from the University of Illinois at Chicago.

**Andrew Kelman** has more than 20 years of experience in the affordable housing finance field with unique perspectives and innovative solutions developed in the securities, banking, public and nonprofit sectors. Andy manages the CRA trading desk offering socially responsible fixed income investments, including MBS, CMOs and whole loans. Andy previously directed all CRA-related relationships for Friedman Billings Ramsey as well as assisting institutions in addressing their fixed income and portfolio needs. At Freddie Mac's Securities Sales and Trading Group (SS&TG), Mr. Kelman managed efforts to assist financial institutions in increasing their mortgage profitability and achieving their CRA, Fair Lending and investment objectives. Prior to joining Freddie Mac in 1999, Mr. Kelman developed strategic alliances with financial institutions for GMAC Mortgage Corporation. As the National Business Development Executive, he developed innovative community reinvestment products and mortgage-based relationships.

Mr. Kelman also served as *Director of the Community Reinvestment Monitoring Unit for the New York State Banking Department*, managing 18 examiners engaged in Community Reinvestment and fair lending compliance evaluations. Mr. Kelman produced a series of conferences including "Community Development Investment Opportunities Conference." Previously, Mr. Kelman was Vice President/CRA Officer at CrossLand Federal Savings Bank. Andrew reported to the President with presentations to the Board of Directors.

A sought after speaker, Mr. Kelman has been a panelist at numerous conferences sponsored by regulatory agencies and trade associations.

NASD Series, 7, 24 and 63 certification.

**Leanne Levett** is an attorney certified by the Florida Supreme Court as a mediator and arbitrator to assist in the resolution of disputes such as county, family, dependency, circuit civil, federal, insurance and foreclosure issues. Leanne is active in many professional organizations and is certified as a primary mediation trainer. Leanne served as a Judicial Hearing Officer and General Master, is a mediator for the Florida Bar concerning attorney grievance matters and a licensed real estate agent. As a community volunteer Leanne participates in assisting with families in crisis and families of the terminally ill, is a member of the Board of Directors of the Epilepsy Association of Central Florida, a storm/disaster volunteer, a multiple gallon blood donor, a mentor and advisor for peer mediation programs with students ranging from elementary through college programs, donates her hair to Locks of Love, which makes wigs for children suffering from illness such as cancer, and has created Earth Angels United, a nonprofit humanitarian charitable organization which assists distressed property owners with real estate and foreclosure issues.

**Dennis Lockhart** took office March 1, 2007, as the 14th president and chief executive officer of the Federal Reserve Bank of Atlanta. In this role, Lockhart is responsible for all the Bank's activities, including monetary policy, bank supervision and regulation, and payment services. He also chairs the Bank's Management Committee. In addition, he serves on the Federal Reserve's chief monetary policy body, the Federal Open Market Committee (FOMC).

From 2003 to 2007, Lockhart served on the faculty of Georgetown University's Walsh School of Foreign Service, teaching in the master's program. In this role, he chaired the program's concentrations in international business–government relations and global commerce and finance, teaching courses in international investment, global business strategy and other subjects. He also was an adjunct professor at Johns Hopkins University's Nitze School of Advanced International Studies.

From 2001 to 2003, Lockhart was managing partner at the private equity firm Zephyr Management, L.P., based in New York with activity in Africa and Latin America. Prior to joining Zephyr, Lockhart worked for 13 years at Heller Financial, where he served as executive vice president and director of the parent company and as president of Heller International Group, which, through joint ventures or wholly owned operating companies, had activities in commercial banking, finance, and merchant banking in North and South America, Europe and Asia.

Lockhart held various positions, both domestic and international, with Citicorp/Citibank (now Citigroup) between 1971 and 1988. Early in his career with Citibank, he worked in the Middle East, first in Saudi Arabia as head of infrastructure project financing and then in Greece as training director for credit and managerial staff serving the region. Finally, he served in Iran as chief operating officer of a commercial and consumer banking joint venture between Citibank and an Iranian affiliate. From 1978 to 1986, he served in Atlanta as senior corporate officer of the Southeast office of Citibank. And from 1987 to 1988, he was head of the firm's Latin American debt-to-equity swap investment program, designed to restructure sovereign debt.

Lockhart serves on the board of directors and the executive committee of the Metro Atlanta Chamber of Commerce and on the board of directors of St. Joseph's Health System, an Atlanta-area hospital. He is also on the board of trustees of the Southern Center for International Studies. He is also a member of the Council on Foreign Relations. Before joining the Atlanta Fed, he served as a member of the board of directors of several companies, including CapitalSource Inc., a REIT/finance company; Tri-Valley Corp., an independent oil, gas and mining exploration firm; and Greenfield Holdings Credit Ltd., a joint venture agribusiness finance subsidiary of DuPont Corp. and Bunge Corp. in Brazil. Lockhart also was chairman of the Small Enterprise Assistance Funds, a not-for-profit operator of emerging markets venture capital funds.

In 1999 and 2000 he served on the Advisory Committee of the U.S. Export-Import Bank and chaired the Committee in 2000.

Lockhart was born on Feb. 1, 1947, in Bakersfield, Calif. He earned a B.A. in political science and economics from Stanford University in 1968 and an M.A. in international economics and American foreign policy from the Johns Hopkins University School of Advanced International Studies in 1971. He served as a lieutenant in the U.S. Marine Corps Reserve from 1968 to 1974.

The Federal Reserve Bank of Atlanta serves the Sixth Federal Reserve District, which covers Alabama, Florida and Georgia, and parts of Louisiana, Mississippi and Tennessee. The Bank has branches in Birmingham, Jacksonville, Miami, Nashville and New Orleans.

**Wayne Machol** has been in the default and REO arena for more than 20 years. His career began in loan servicing, loss mitigation he has been focused on REO for more than 14 years. Wayne has vast experience with more than eight years at Freddie Mac nine years at Fannie Mae the majority of his experience at both companies was in REO asset management, REO field management and valuations. After his tenure at these GSE's Wayne ran the REO sales and operations at Keystone Asset Management and Asset Link llc.. This past fall he joined SunTrust Mortgage in Richmond VA as Vice President of REO Management.

## **Angie Maurello**

**COMMUNITY INVESTMENT CORPORATION (CIC)**, Chicagoland's Leading Neighborhood Revitalization Lender, is a not-for-profit pooled-risk mortgage lender that since 1984 has made 1451 loans for \$867 million to buy and rehab more than 40,000 units in multifamily apartment buildings with five units or more in the six-county metropolitan Chicago area. Over 90% of CIC loans are affordable to tenants below 50% Area Median Income.

**Community Initiatives, Inc. (CII)** was established in 2004 as a wholly-owned subsidiary of CIC devoted to preserving and improving the worst buildings in Chicago through the Troubled Buildings Initiative, in partnership with the City of Chicago. The Initiative so far has processed 362 buildings with 6600 units, of which 132 buildings with 2600 units have been fully rehabbed. CIC also offers Property Management Training to help owners and managers better market, manage, maintain and improve affordable rental property. For the past two years CII has also been working on over-valued condominiums and foreclosures of these units.

As Vice President of CII, Ms. Maurello is responsible for the management and direction of CII, which includes receiverships, purchases, construction and management of troubled buildings. Prior to joining CIC Ms. Maurello worked for Citibank Credit Policy and Asset Management for their Illinois Commercial Lending Division.

In Chicago Angela is on the board of several independent builders' organizations, a member of the Illinois Mortgage Fraud Task Force, and a trustee for the Peace Corner, a non-for-profit youth group focusing on education and jobs for at risk youth between the ages of 12 -25. Angela is also a Council Member in her hometown of Beverly Shores, Indiana.

**Ida Rademacher** is CFED's Research Director. In this capacity she provides research and evaluation expertise to help CFED advance a research agenda that identifies, investigates and advances effective strategies for building assets and expanding economic opportunity. She provides research support and guidance to CFED's field development, product innovation and policy teams. She is also responsible for production of key research publications such as the Assets and Opportunity Scorecard, and for working with CFED's research partners in government, academia and community-based institutions.

**Benson F. (Buzz) Roberts** is Senior Vice President for Policy and Program Development at the Local Initiatives Support Corporation (LISC). LISC is the nation's largest nonprofit investor in low-income community development operating through 30 local offices and a national rural community program.

Mr. Roberts directs LISC's activities in public policy, program planning, research and assessment, and knowledge sharing. He was involved in the creation of such federal policies as the Low Income Housing Tax Credit, the New Markets Tax Credit, and the HOME housing development program.

Mr. Roberts is also a board member the National Housing Conference and the New Markets Tax Credit Coalition. He is co-author of several books and articles on affordable housing and community development.

**Breck Robinson** is a Financial Economist and a visiting scholar in Bank Supervision and Regulation at the Federal Reserve Bank of Richmond. In addition to his work with the Federal Reserve Bank of Richmond, Breck is an Associate Professor at the University of Delaware in the School of Urban Affairs and Public Policy, where he teaches classes in economics and finance. In his previous life, Breck worked in the Research Department at the Federal Reserve Bank of Philadelphia and the Office of the Comptroller of the Currency.

Mr. Robinson's primary research area is banking, with a particular emphasis on the Community Reinvestment Act and mortgage lending. His research has appeared in *Housing Policy Debate*, *Real Estate Economics*, *Journal of Banking and Finance*, *Journal of Real Estate Finance and Economics*, among others. Breck received a B.A. in Economics and Political Science from the University of Maryland Baltimore County (UMBC), an M.A. in Economics from the University of Delaware and an M.B.A. and Ph.D. in Finance from the University of Tennessee. Breck is originally from Baltimore, Maryland.

**Juan Sanchez** is a vice president and community affairs officer of the supervision and regulation division of the Federal Reserve Bank of Atlanta.

In this position, Mr. Sanchez promotes job creation and housing opportunities for low- and moderate-income people and commercial and neighborhood revitalization initiatives through community-development lending programs and investment opportunities. In addition, he advises lenders on compliance with the Community Reinvestment Act, fair lending practices and procedures, and bank safety and soundness.

Mr. Sanchez has extensive experience in community affairs, including working for the supervision and regulation department of the Miami Branch of the Atlanta Fed from 1998 to 1999. He has also worked as vice president and community development manager for Barnett Bank and as senior vice president and director of compliance and community development for BankUnited. He rejoined the Atlanta Fed in 2002 as assistant vice president and community affairs officer and assumed his current position in 2008.

Mr. Sanchez earned a bachelor of science degree in economics from Florida State University and a master's degree in business administration from the University of South Florida.

**Jim Satterwhite**, who has more than 20 years of mortgage servicing experience, is the Director of Default Operations for Chase's home lending business.

The Default Group services all assets from day one delinquency through REO disposition, including collections, loss mitigation, foreclosure/bankruptcy, and claims activities. Chase is the fourth-largest mortgage servicer in the United States, servicing more than \$780 billion in assets across all channels.

Satterwhite joined Chase in 2005 after serving in executive roles with Fidelity National Default Solutions, London Bridge Group, ABN Amro, and the Resolution Trust Corporation.

He is also involved in industry initiatives such as HOPE NOW, MBA Senior Servicing Leadership Committees, and the National Foreclosure Prevention Group.

**Joe Schilling** as a founding member of the National Vacant Properties Campaign ([www.vacantproperties.org](http://www.vacantproperties.org)) Professor Schilling facilitates strategic problem solving among federal, state and local officials, neighborhood groups, the housing industry, and community development practitioners to reclaim vacant properties and rebuild cities. Schilling led the Campaign's 2006 assessment study, *Blueprint Buffalo*, and will work with local leaders in Louisville, New Orleans, Philadelphia, Syracuse, and Youngstown, Ohio during 2008. In the fall 2007 edition of Thomson/West's Real Estate Review, Schilling coauthored an article--*Lessons from the Field: Strategies and Partnerships for Preventing and Reclaiming Vacant Properties* highlighting community approaches to combat the rising tide of foreclosed homes.

On the foreclosure front Schilling presented the Campaign's strategies for stabilizing communities and acquiring REO properties at the National Governor Association's May 2008 policy forum. He also led a roundtable on community impacts of foreclosure for the Regional Plan Association's 2008 Competitiveness Conference in Baltimore. Schilling was a keynote speaker at the 2007 National Property Preservation Conference at the Mayflower Hotel in WDC addressing representatives from the lending and mortgage servicing industry on community driven vacant property reclamation. Last October Schilling and Genesee County Treasurer Dan Kildee (Flint, Michigan) gave a talk at the National Building Museum in WDC on land banking and green infrastructure to right size shrinking cities. He is a co-author of an upcoming article on Greening the Rust Belt for the autumn 2008 edition of the Journal of the American Planning Association.

Professor Schilling teaches Land Use Law and Policy, Redevelopment of Vacant Properties, Greyfields and Brownfields, and Environmental Policy and Planning. Professor Schilling earned a Masters of Environmental Law from George Washington and a J.D. from Hastings College of the Law in San Francisco.

**Sibyl Slade** is Regional Community Development Manager for the Atlanta Branch of the Federal Reserve Bank of Atlanta's Community Affairs Division. As Regional Community Development Manager, Mrs. Slade is responsible for promoting collaborations among local banks, government entities, community groups, and universities, which fosters sustainable community and economic development within the state of Georgia.

Mrs. Slade began her career at the Federal Reserve Bank of Atlanta in 1993 and during her tenure she served as a Community Affairs Analyst prior to serving as a Regional Community Development Manager. In this capacity, she lends her community development expertise to a variety of banking, community, civic, government, and educational organizations. She is a member of the National Advisory Council for the Get Checking program; member of the Advisory Committee for the Get Checking Georgia, Inc.; co-founder of the Southeast Georgia Community Development Partnership - EITC/IDA initiative; a member of the advisory board for Marietta Housing Authority Family Self Sufficiency program; and co-chair of Atlanta Neighborhood Development Partnership, Inc. Mixed Income Communities Initiatives Research Committee. Sibyl is a founding member of the National Coalition of 100 Black Women, Northwest Georgia, Inc. where she served as first vice president and program chair.

Mrs. Slade received her Bachelor of Science in planning and economic development from Georgia State University – Andrew Young School of Policy Studies in Atlanta, Georgia. She is a graduate of Kennesaw State University's Certification for Financial Planning program.

A native of Atlanta, Ms. Slade resides in Douglasville, Georgia with her husband and three sons.

**John Ulzheimer** has 15 years of experience in the consumer credit industry. He spent 6 years with Equifax Credit Information Services and 7 years with The Fair Isaac Corporation (inventors of the infamous FICO® credit scoring system).

John is a nationally recognized expert on credit reporting, credit scoring and identity theft. In addition to authoring numerous articles on the subjects, John;

- Appeared on [CNN's Dollar Signs](#)
- Appeared on Jean Chatzky's "[Oprah and Friends™](#)" XM satellite radio show
- Serves as an [expert witness](#) for credit related lawsuits
- Produced content for Freddie Mac's "[Know Your Score](#)" campaign
- Contributed behind the scenes to Oprah's "Debt Diet" series and The Suze Orman Show
- Is regularly quoted in the [online and print media](#).

In addition, John has presented credit reporting and credit scoring seminars to Merrill Lynch, State Farm, Turner Broadcasting, The Fannie Mae Foundation, The YWCA, The National Foundation for Credit Counseling and countless other organizations.

John teaches an ongoing class about credit reporting and credit scoring at The Emory University Center for Lifelong Learning

and was recently named the **top rated Personal Finance and Investments instructor for 2005/2006**. He also has guest lectured locally at The University of Georgia, LaGrange College and The Westminster Schools.

**Ken Wade**, chief executive officer of NeighborWorks America, oversees the multimillion-dollar grant programs and training activities that support a national network of more than 240 affordable housing and community development organizations. NeighborWorks America is a public nonprofit corporation established as the Neighborhood Reinvestment Corporation by an Act of Congress in 1978. [NeighborWorks America is the organization's trade name.]

Wade, who joined NeighborWorks America in 1990, has more than 25 years of experience in community development. He most recently served for five years as NeighborWorks America's director of national programs, initiatives, and research. In this role, Wade directed all national programmatic initiatives for NeighborWorks America, including the NeighborWorks Campaign for Home Ownership, the NeighborWorks Multifamily Initiative, the NeighborWorks Insurance Alliance, the NeighborWorks Rural Initiative, and the NeighborWorks Community Building and Organizing Initiative. Wade has overseen the development of a number of national partnerships on behalf of the NeighborWorks network. In addition, he served as the director of the NeighborWorks America New England district for eight years.

Prior to joining NeighborWorks America, Wade worked for nine years with Boston's United South End Settlements. He participated in the development of the "Community Investment Plan" in Boston established by local banks and the Community Investment Coalition in 1990. He has served on a variety of boards and committees. Currently he serves on the Fannie Mae National Housing Advisory Council, the Bank of America National Community Advisory Council, the Board of Trustees of the National Housing Conference, the Board of Overseers of the School of Community & Economic Development of Southern New Hampshire University, the board for the National Association of Affordable Housing Lenders, and the Board of Trustees for The Appraisal Foundation.

Wade studied at Springfield College and University of Massachusetts College of Public and Community Service.

**Alicia Williams** is vice president in charge of the Consumer and Community Affairs division of the Federal Reserve Bank of Chicago. She is also the Bank's Community Affairs Officer. She has oversight responsibility for the Bank's community affairs program, emerging consumer issues, and consumer and community development research. She has many years of experience in the bank regulatory and examination field. During her tenure at the Fed, she has led many bank examinations and bank holding company inspections. She also served as the officer in charge of the compliance examination division for 12 years. She holds a B.B. in finance from Western Illinois University and is a 1997 graduate of Northwestern University's Executive Master of Business Administration Program.