



**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 Warburg, LLC**
- 4:45 PM **Closing Remarks: The Honorable John M. Reich, Director  
Office of Thrift Supervision**
- 5:00 PM **Reception**