

LORI BAMBERGER

Lori Bamberger is chief consultant to the Assets and Homeownership Initiative for APIC, the Asset Policy Initiative of California. As Principal of Lori Bamberger Consulting (LBC), Ms. Bamberger provides strategic assistance to leading organizations at the intersection of the public, nonprofit, and private sectors. Ms. Bamberger's consulting practice includes clients seeking cross-sectoral innovation in the areas of housing, homeownership and green finance, asset-building, workforce and economic development, philanthropic strategy, and business and social venture entrepreneurship.

Ms. Bamberger is experienced in federal, state, and local government. At the federal level, she served as the Assistant Chief of Staff for Legislation to Secretary Henry Cisneros of HUD, and as the Housing Subcommittee Counsel to the U.S. Senate Banking Committee under Senator Paul Sarbanes. More recently, she served as Deputy Director of the San Francisco Mayor's Office of Housing. In the business sector, Ms. Bamberger was a Vice President of Provident Financial (now Washington Mutual), and CEO and co-Founder of GearGoddess, Inc, a sports media company that partnered with *Sports Illustrated for Women*. Ms. Bamberger also founded nonprofit educational initiatives and directed urban clinical programs on housing and community development at Yale & San Francisco State University. Ms. Bamberger has a JD from Yale University and a BA from Dartmouth College.

BRAD BLACKWELL

Brad Blackwell is executive vice president, retail national sales manager for Wells Fargo Home Mortgage, one of the nation's leading originator of residential mortgages. Drawing on his 28 years of mortgage lending and banking business experience, Blackwell focuses on capturing opportunities to strengthen Wells Fargo Home Mortgage's retail market share and market profitability. Blackwell and Greg Gwizdz are jointly responsible for leading WFHM's Distributed Retail sales team of more than 9,000 home mortgage consultants who originate residential mortgage loans throughout the country.

Blackwell was named executive vice president, retail national sales manager in June 2004 after serving three years as a senior vice president, national sales manager for Wells Fargo Home Mortgage's Pacific Markets. Prior to joining Wells Fargo Home Mortgage in 2001, Blackwell was senior vice president for residential lending at Washington Mutual for three years and worked 17 years for World Savings as a loan consultant and regional manager in various parts of country. He also managed mortgage marketing, product development, sales planning and retail banking organizations for World Savings. Blackwell earned a bachelor's degree in political science from the University of Colorado-Boulder in 1982.

RAPHAEL BOSTIC

Dr. Bostic is a Professor in USC's School of Policy, Planning, and Development and Director of the school's Master of Real Estate Development degree program. Mr. Bostic studies the roles that credit markets, financing, and policy play in enhancing household access to economic and social amenities. His most recent work examines how mortgage finance institutions, such as Fannie Mae and Freddie Mac, have influenced the flow of mortgage credit through lenders that mainly originate high cost, or subprime, loans and through the Federal Housing Administration insurance program. He is also currently studying the role of the private label secondary market in facilitating the flow of capital to subprime and possibly predatory loans.

Dr. Bostic's research record features studies focusing on key issues associated with credit scoring, automated underwriting, mortgage and small business lending, bank branching patterns, the Community Reinvestment Act, gentrification, and effects of anti-discrimination laws on minority homeownership achievement. His work has been published in leading academic journals. He teaches courses in affordable housing development, urban economics, real estate finance, policy and planning analysis, and public finance.

Mr. Bostic previously worked the Federal Reserve Board of Governors, where he was awarded a Special Achievement Award for his performance associated with a review of the CRA. He earned his Ph. D. in Economics from Stanford University.

DAVID GRUNWALD

In May 2006, David Grunwald joined with former San Antonio Mayor and Secretary of the United States Housing and Urban Development Department, Henry Cisneros to form the national non-profit organization American Sunrise Communities. American Sunrise Communities mission is to serve as a catalyst for the private market and a broad range of community stakeholders (low-income buyers, cities, employers, faith-based organizations, local non-profits, CRA-obligated financial institutions, builders and community groups) to facilitate large-scale homeownership opportunities for hardworking American families who are struggling to remain as community participants in our country's reemerging urban centers. As President and Executive Director of American Sunrise Communities, David is creating a national organization that will link thousands of working families to affordable homes.

For the past 15 years David has held executive management and leadership positions and continues to collaborate with a broad range of community-based organizations to achieve impactful public policy outcomes. David served as President and Chief Executive Officer of the community-based organization Los Angeles Family Housing (LAFH). At LAFH David lead a staff of 200 employees and oversaw the provision of emergency, transitional and permanent housing and social services to more than 17,000 individuals annually at 31 facilities located throughout Los Angeles. David also served on the Mayor of Los Angeles' Housing Trust Fund Task Force, serves on the executive committee of the Los Angeles Business Council and is a founding organizer and program chair of the annual Los Angeles Mayoral Affordable Housing Summit at the University of California, Los Angeles, which conducted its 6th event in 2007. David received a law degree from Loyola Law School, Los Angeles, a Masters in Public Policy from Duke University, North Carolina and a Bachelors degree in Economics from Denver University, Colorado.

LYNN L. JACOBS

Lynn L. Jacobs was appointed by Governor Arnold Schwarzenegger to serve as the Director of the California Department of Housing and Community Development (HCD) that operates under the aegis of the Business, Transportation and Housing Agency in Sacramento effective, April 2006. Her position includes oversight for administering the state's housing finance, rehabilitation, and community development programs; oversight of the state's housing policy, planning and code-setting processes, and regulating manufactured housing and mobilehome parks.

Before accepting the Governor's appointment, Lynn was the founder and President of Ventura Affordable Homes, which develops single-family homes for first-time homebuyers under various affordable housing programs. She also founded and served as President of Affordable Communities in Ventura County and previously served as President of the Building Industry Association/Southern California Greater Los Angeles/Ventura Chapter in 2000 and on the Board of Directors for the California Building Industry Association.

PAUL A. LEONARD

Paul A. Leonard directs the California office of the Center for Responsible Lending, a national policy and research organization working on lending issues affecting low-wealth households. The Center is a non-profit, non-partisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. CRL is affiliated with Self-Help, one of the nation's largest community development financial institutions. CRL has offices in Durham NC, Washington, DC and has recently opened its California office in Oakland.

Mr. Leonard previously served as the Acting Assistant Secretary for Policy Development and Research and Deputy Assistant Secretary for Policy Development at the U.S. Department of Housing and Urban Development from 1994 through 1998. Mr. Leonard has also been a consultant on housing, community development and social welfare issues, an Assistant Agency Director for Workforce and Human Services at the Alameda County, CA Social Services Agency and a senior research analyst at the Center on Budget and Policy Priorities, a non-profit policy and research organization in Washington DC.

JEFF LUBELL

Jeffrey Lubell is executive director of the Center for Housing Policy, the research affiliate of the National Housing Conference. From 2000 to 2003, Lubell served as director of the policy development division of the Office of Policy Development and Research at the U.S. Department of Housing and Urban Development. He has also worked as an independent consultant and as a housing policy analyst for the Center on Budget and Policy Priorities. Lubell is a graduate of Harvard Law School and Harvard College.

BEN MANGAN

Ben Mangan is the president, CEO and co-founder of EARN, a nationally recognized, award winning nonprofit that helps low wage workers create prosperity across generations through asset building. Ben has more than 15 years of experience in leadership and management in the areas of education, affordable housing and policy development. As the Midwest Practice Leader for Ernst & Young's Public Private Development Group in Chicago, he led efforts to find solutions to policy, real estate development and strategy problems for public, private and non-profit clients.

Ben served as the Director of Organizational Strategy for an international internet company. He has also consulted to affordable housing developers, CDFIs, and quasi-governmental economic development agencies, and worked as a teacher. He serves on the Board of Directors of the Mission Economic Development Agency (MEDA), and Habitat for Humanity San Francisco. Ben holds a Bachelor of Arts in History from Vassar College and a Master of Public Policy from Harvard University.

MERCEDES MÁRQUEZ

Ms. Márquez was appointed General Manager of the Los Angeles Housing Department (LAHD) in January 2004. LAHD is responsible for the direction, development and implementation of citywide housing production and preservation programs. Under Ms. Márquez's leadership the Department has developed and maintained increased funding for the Affordable Housing Trust Fund, created the City's first Moderate Income Home Buyer Program, and launched the Permanent Supportive Housing Program to house the chronically homeless. In June 2005, the Department received the Innovations in American Government Award from Harvard University for its Systematic Code Enforcement Program (SCEP).

Prior to joining the Housing Department, Ms. Márquez was Vice-President of McCormack Baron Salazar, Inc., a national firm specializing in the development, consultation, and management of urban communities. From 1997-2001, she served in the Clinton Administration as the Senior Counsel to Secretary Andrew Cuomo and Deputy General Counsel for Civil Rights and Fair Housing in the U.S. Department of Housing and Urban Development (HUD) in Washington, D.C. Ms. Márquez practiced law for 15 years and was a partner at Litt & Márquez, where she specialized in complex public interest litigation. Ms. Márquez holds a BA from the University of Southern California and a J.D. and LL.M. from Georgetown University Law Center.

MYRNA MELGAR

Myrna Melgar is the Director of Homeownership Programs at the San Francisco Mayor's Office of Housing. As such, she oversees the City's various programs that assist low and moderate income first time homebuyers. MOH provides financing for the purchase of

market rate and price-restricted units, as well as manages the City's stock of price restricted units (Below Market Rate or BMR units). MOH administers downpayment assistance, mortgage credit certificates, and homeownership counseling services for eligible San Francisco homebuyers. Additionally, MOH provides financing for existing low income homeowners to rehabilitate and maintain their housing up to code. The financing programs at MOH include low- and no-interest loans, shared appreciation silent loans, grants and equity liens.

Prior to joining the Mayor's Office of Housing, Ms. Melgar worked as a loan officer for the Housing Development Fund of Fairfield County in Connecticut. She has over 15 years of experience in housing development, financing, advocacy and legislative housing issues. Ms Melgar attended San Francisco State University and has a Master's degree in Urban Planning from Columbia University in the City of New York, with concentrations in Affordable Housing and Development. Ms Melgar was born in El Salvador, Central America, and grew up in the Mission District of San Francisco. She lives in San Francisco with her two daughters.

MICHAEL NATHANS

Michael Nathans is the founder and chairman of Pay Rent, Build Credit, Inc., dba PRBC and Payment Reporting Builds Credit, a national credit bureau. PRBC was launched to support automated underwriting and risk based pricing decisions using bill payment data such as rent, utilities, phone, and other commonly recurring monthly payments that are missing from traditional credit reports and scores. During the five years prior to forming PRBC, Michael was a Senior Manager at PricewaterhouseCoopers in the Asset Securitization, Mortgage Banking, and Financial Risk Management Practice Groups based in Washington, DC.

Michael has 27 years of affordable housing, finance, and risk management experience. He helped launch Just the Facts, Inc. (JFI) in 1987 to serve his apartment owner-client's need for credit reports, public records, and scoring models to support fair and accurate lease application credit decisions. Michael helped to arrange bulk-purchasing contracts with all of the major credit bureaus, and the establishment of a proprietary database of aggregated landlord/tenant judgments in the Mid-Atlantic States. JFI Subscribers could request a credit bureau report and search of JFI's data base comprised of 67 District Court House records, and receive results within seconds. Michael received his BA from Franklin and Marshall College.

EVE RYAN

Eve Ryan is Senior Vice President and Western Regional Sales Manager, Community Development Finance, Wachovia Bank headquartered in Los Angeles, California. As a commercial lender to the affordable housing community, she frequently interacts with for- and non-profit developers, city, county and state funding agencies as well as Fannie Mae, Freddie Mac, the Federal Home Loan Bank, Low Income Housing Tax Syndicators as well as foundations and other intermediary funding sources.

Ms. Ryan's experience in commercial real estate lending spans 20 years. She served as Manager of Community Lending for Washington Mutual's northwest region; Senior Vice President, Wells Fargo Bank, Community Development Lending, Southwest Region and was a Director for Enterprise Social Investment Corporation in Columbia, MD prior to joining Wachovia. She has over the years held various board memberships with regional non profits to include Project New Hope and Low Income Service Corporation (LISC), Los Angeles, where she served as Board Chair and Impact Capital, Seattle, Washington. She is a past Chair of CCRC's loan committee where she continues to serve on the loan committee. She is also serves on the California Housing Consortium Board of Governors. She earned a BA from Ball State University, an MS from the University of Denver and an MBA from USC.

ELLEN SEIDMAN

Ellen Seidman is Director of the Financial Services and Education Project in the Asset Building Program of the New America Foundation. The project aims to provide national leadership on public policy issues related to expanding access to wealth-building financial services, especially for low- and moderate-income families; improving financial education; forging a new responsibility framework for consumer financial services in 21st century; and helping Americans to better manage their debt. A major focus of Ms. Seidman's work is to develop a forward looking policy framework to encourage greater responsibility and accountability in the delivery of financial services to low-, moderate- and middle-income Americans.

In addition to her work at New America, Ms. Seidman continues to serve as Executive Vice President, National Policy and Partnership Development, at ShoreBank Corporation, the nation's first and leading community development and environmental banking corporation. She also serves as Chair of the Center for Financial Services Innovation, a ShoreBank nonprofit affiliate that helps financial services providers responsibly and sustainably serve underbanked consumers. Before joining ShoreBank, Ms. Seidman served as Senior Counsel to the Democratic staff of the Financial Services Committee of the U.S. House of Representatives. From 1997 to 2001, she was Director of the U.S. Treasury Department's Office of Thrift Supervision, heading the 1,200 person bureau responsible for regulating more than 1,000 savings associations around the United States. She was also a director of the Federal Deposit Insurance Corporation and Chairman of the Board of the Neighborhood Reinvestment Corporation. From 1993 to 1997, Ms. Seidman served as Special Assistant for Economic Policy to President Clinton. She has also held senior positions at Fannie Mae, the United States Treasury Department, and the United States Department of Transportation. She holds a bachelor's degree from Radcliffe College, a law degree from Georgetown University Law Center, and an MBA in finance and investments from George Washington University. Ms. Seidman serves on the boards of the Center for Neighborhood Technology and its I-Go car sharing affiliate; Coastal Enterprises, Inc.; and the Low Income Investment Fund, and on the Board of Overseers of the School of Community Economic Development at Southern New Hampshire University.

ANN SEWILL

Ann Sewill is the President of the Community Foundation Land Trust (CFLT), a supporting organization of the California Community Foundation. CFLT obtains land through acquisition and/or donation for affordable housing development for the purpose of community stabilization. Ms. Sewill has 28 years of experience in the area of affordable housing finance and development, serving in leadership positions in both the public and private non-profit sectors. Prior to joining CFLT she held positions as the Vice President of Enterprise Community Partners, the Assistant General Manager of the Los Angeles Housing Department, the Executive Director of the Los Angeles Community Design Center, and the Housing Director for the City of Santa Monica. She also worked with the Los Angeles offices of the California Department of Housing and Community Development and the U.S. Department of Housing and Urban Development.

Ms. Sewill received a M.A. from UCLA's School of Architecture and Urban Planning and a B.A. in Political Science - Public Administration from U.C. Davis. She is the immediate past chair of the Affordable Housing Advisory Council of the Federal Home Loan Bank of San Francisco. In 2005 she was appointed to the Board of Directors of the Los Angeles Branch of the Federal Reserve Bank of San Francisco.

STEPHANIE UPP

Stephanie Upp is the Vice President of EARN, one of largest and its fastest growing Individual Development Account programs in the nation. Stephanie leads EARN's efforts to bring greater attention, resources, and policy change to the asset-building movement across California through EARN's policy arm, the Asset Policy Initiative of California (APIC). A founding member of APIC, Stephanie successfully moved legislation to protect the

savings of California's low-income families through asset limit reform in CalWORKs. She also drove the development of the Local Asset Poverty Index (LAPI), a data tool that measures household asset poverty at the county level.

Prior to joining EARN, Stephanie was a consultant specializing in labor market analysis and capacity building for local governments, intermediaries and community-based organizations in the U.S. and abroad. At the National Economic Development and Law Center based in Oakland, CA, Stephanie authored several studies on the economic impact of child care on local economies. She is a graduate of Occidental College and the LBJ School for Public Affairs at the University of Texas at Austin.

PAUL WEECH

Paul Weech is Fannie Mae's vice president for Mission Strategy and Execution in the Business Strategy Group. He reports to the senior vice president - Business Strategy. Weech manages mission and policy strategy development as well as the company's affordable housing goals.

Prior to joining Fannie Mae in 1998, Weech served as the chief of staff at the United States Small Business Administration (SBA), the staff director for the Subcommittee on Housing and Community Development for the U.S. Senate Committee on Banking, Housing, and Urban Affairs, and as a senior analyst for Housing and Credit for the U.S. Senate Committee on Budget. Other positions he has held include: regional group manager for West Africa with the American International Group (AIG); budget examiner, at the U.S. Office of Management and Budget (OMB); and research associate doing anthropological fieldwork in Cote d'Ivoire. Weech has a master of public policy from the Institute for Public Policy Studies at the University of Michigan and a bachelor of arts in political science from Duke University.

MARK WOLFE

Mark Wolfe serves as the Executive Director of the National Energy Assistance Directors' Association (NEADA), representing the state directors of the Low Income Home Energy Assistance Program (LIHEAP). Mr. Wolfe also directs the activities of the Energy Programs Consortium (EPC), an energy policy research organization sponsored by the four national organizations representing state energy programs. As part of his responsibilities, he is currently directing a national demonstration program sponsored by the Ford Foundation, US EPA, US DOE and others to strengthen low income home ownership by integrating energy, housing and mortgage refinance resources and energy efficient mortgages in general.

He has testified before Congress and is frequently cited in the national media on energy issues. Previous positions have included serving as a Senior Advisor to the US Treasury Department, Deputy Director for the Coalition of Northeastern Governors and Senior Analyst for the Congressional Research Service. Mr. Wolfe has a M.S. degree in Public Policy from the State University of New York and a B.A. in Urban Studies from Antioch College.

APIC is managed and staffed by the
Earned Assets Resource Network (EARN).



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