8:15 a.m. – 9:00 a.m.  Registration and Continental Breakfast

9:00 a.m. – 9:05 a.m.  Welcome
Dede Myers, Vice President and Community Affairs Officer
Federal Reserve Bank of Philadelphia

9:05 a.m. – 9:35 a.m.  Making Home Affordable: Origins, Loan Modification and Refinance Components, Experience, and Challenges
Alfred M. Pollard, General Counsel, Federal Housing Finance Agency, Washington, D.C., and H. Malloy Evans, III, Associate General Counsel, Fannie Mae, Washington, D.C.
Moderator: Roger Ashodian, Attorney, Media, Pa.

9:35 a.m. – 9:55 a.m.  Questions and Answers

9:55 a.m. – 10:25 a.m.  Perspectives of Housing Counselors and Advocates
Irwin L. Trauss, Attorney, Philadelphia Legal Assistance (invited); Beth Goodell, Senior Attorney, Community Legal Services of Philadelphia; Pam Kennebrew, Housing Counselor, Philadelphia Unemployment Project; and Katherine Conway-Russell, Office Director, ACORN Housing Corporation of Pennsylvania, Philadelphia
Moderator: Donald L. Haskin, Pennsylvania State Director, Community Relations, Citi, Philadelphia

10:25 a.m. – 10:45 a.m.  Questions and Answers

10:45 a.m. – 11:00 a.m.  Break

11:00 a.m. – 11:30 a.m.  Perspectives of Servicers
Dana Dillard, Senior Vice President, Special Mortgage Initiatives, GMAC Mortgage, Dallas; Bonnie S. Boards, Vice President and Senior Manager, Community Advocacy, JPMorgan Chase, Indianapolis; and Faith Schwartz, Executive Director, HOPE NOW Alliance, Washington, D.C.
Moderator: Allison Hughes, Executive Director, Homeownership Counseling Association of the Delaware Valley, Philadelphia

11:30 a.m. – 11:45 a.m.  Questions and Answers

11:45 a.m. – 11:55 a.m.  FHA’s New Loan Modification Programs
Michael Levine, Deputy Director, Philadelphia Homeownership Center, FHA/HUD

11:55 a.m. – 12:00 Noon  Next Steps
Donald C. Kelly, Director of Community and Economic Development, Greater Philadelphia Urban Affairs Coalition

12:00 Noon  Closing Comments and Adjournment
Dede Myers, Vice President and Community Affairs Officer
Federal Reserve Bank of Philadelphia