



New Research on Sustainable Mortgages and Access to Credit

Thursday, October 6, 2011 | 8:15am – 5:00pm | 1700 G Street NW, Washington, DC 20006

Agenda

8:15 AM REGISTRATION AND COFFEE

8:40 AM WELCOMING REMARKS

Raj Date, Consumer Financial Protection Bureau

8:45 AM PANEL 1: LENDING STANDARDS AND DEFAULT RISK

Paper 1.1: *Demographic Composition of the Foreclosure Crisis*

Presented by Carolina Reid, Center for Responsible Lending

Paper 1.2: *Assessing the Delinquency and Default Risk of Insured and Non-Insured High LTV Mortgages*

Presented by Erik Larson, Promontory Financial Group

Paper 1.3: *Mortgage Default and Prepayment Risks Among Low- and Moderate-Income Households*

Presented by Anthony Pennington-Cross, Marquette University

Moderator/Discussant: Ron Borzekowski, Consumer Financial Protection Bureau

Discussant: Keith Ernst, Federal Deposit Insurance Corporation

10:15 AM BREAK

10:45 AM PANEL 2: POLICY LEVERS AND ACCESS TO CREDIT

Paper 2.1: *The Differential Access and Pricing of Home Mortgages: 2004 to 2009*

Presented by Marsha Courchane, Charles River Associates

Paper 2.2: *Mortgage Underwriting, Access to Credit, and Loan Performance*

Presented by Roberto Quercia, University of North Carolina at Chapel Hill

Paper 2.3: *Homeownership Education and Counseling: Do We Know What Works?*

Presented by Collin O'Rourke, University of Wisconsin

Moderator/Discussant: Katherine Samolyk, Consumer Financial Protection Bureau

Discussant: Debby Goldberg, National Fair Housing Alliance



New Research on Sustainable Mortgages and Access to Credit

Thursday, October 6, 2011 | 8:15am – 5:00pm | 1700 G Street NW, Washington, DC 20006

12:15 PM WORKING LUNCH

1:15 PM ROUNDTABLE DISCUSSION 1: IMPROVING MORTGAGE DATA

Moderator: Ethan Bernstein, Consumer Financial Protection Bureau

Discussants: Robert Avery, Federal Reserve Board of Governors
Ren Essene, Consumer Financial Protection Bureau
Roberto Quercia, University of North Carolina at Chapel Hill
Paul Rothstein, Consumer Financial Protection Bureau
Peter Swire, Moritz College of Law, Ohio State University

2:45 PM BREAK

3:15 PM ROUNDTABLE DISCUSSION 2: THE STATE OF RESEARCH: CURRENT AND FUTURE AVENUES

Moderator: Patricia McCoy, Consumer Financial Protection Bureau

Discussants: Chris Herbert, Harvard Joint Center on Housing Studies
Jesse Leary, Consumer Financial Protection Bureau
George McCarthy, Ford Foundation
Susan Wachter, The Wharton School, University of Pennsylvania

4:45 PM CLOSING REMARKS

Patricia McCoy, Consumer Financial Protection Bureau

5:00 PM SYMPOSIUM ADJOURNS