

# FAIR LENDING MODELING SYMPOSIUM

Saturday, June 2, 2007

Hyatt Regency Atlanta, Atlanta, GA

This symposium will bring together those responsible for fair lending analysis and those responsible for fair lending compliance to address the challenges in developing, applying and deriving value from fair lending models.

Embedded in the Interagency Fair Lending Exam Procedures (FLEXPro) is the policy objective that banks should implement self-identifying and self-correcting compliance programs that will have the collateral benefit of stream-lining the examination process. To realize this objective, banks need to apply modeling tools that meet federal regulatory expectations and reflect sound analytical practices.

By assembling government experts, industry analysts and compliance professionals, we will conduct in-depth discussions about the issues and challenges that are at the core of fair lending oversight today following the agenda set forth below. Our emphasis will be on making today's fair lending analytical issues accessible to the lending and compliance professionals who are ultimately obligated to manage the risk.

## **SYMPOSIUM PROGRAM**

**Program schedule and speakers are subject to change.  
Please check for continuing program updates.**

<b>11:00 am – 12:15 pm</b>	<b>REGISTRATION OPEN</b>
<b>11:30 – 12:15 pm</b>	<b>SANDWICH LUNCH BUFFET OPEN</b>
<b>12:15 - 12:30 pm</b>	<b>WELCOME AND INTRODUCTORY REMARKS: The FLEXPro Vision</b>  <b>Speakers:</b> <b>Arthur R. (Rick) Preiss</b> , Ph.D., President, Preiss & Associates LLC, Chicago, IL  <b>Richard R. Riese</b> , Director, ABA Center for Regulatory Compliance, American Bankers Association, Washington, DC
<b>12:30 – 1:15 pm</b>	<b>THE DEVELOPMENT OF FAIR LENDING MODELING</b>  <b>Speaker:</b> <b>Robert (Bob) B. Avery</b> , Senior Economist, Board of Governors of the Federal Reserve System, Washington, DC
<b>1:15 – 1:35 pm</b>	<b>MODELING AND PRIVILEGE: STRUCTURING THE PROCESS TO MAXIMIZE CONFIDENTIALITY</b>  <b>Speaker:</b> <b>Paul F. Hancock</b> , Partner, Kirkpatrick & Lockhart Preston Gates Ellis LLP, Miami, FL
<b>1:35 – 2:15 pm</b>	<b>HMDA DATA &amp; REGULATORY SCOPING</b> <ul style="list-style-type: none"><li>• Approaches for conducting industry and institution scoping including control and target group selection.</li><li>• Supervisory expectations about bank's own modeling efforts.</li></ul> <b>Speakers:</b> <b>Carol Evans</b> , Special Counsel, Fair Lending, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC  <b>Other agency representatives invited.</b>
<b>2:15 - 2:30 pm</b>	<b>BREAK</b>

2:30 - 4:30 pm	<p><b>MODELING THE PRICING PROCESS</b></p> <p><b>Regulatory Panelists:</b>  <b>Jason Dietrich</b>, Economist, Risk Analysis Division, Office of the Comptroller of the Currency, Washington, DC</p> <p><b>Andrew P. Meyer</b>, Senior Economist, Banking Supervision and Regulation, The Federal Reserve Bank of St. Louis, St. Louis, MO</p> <p><b>Katherine Samolyk</b>, Senior Economist, Federal Deposit Insurance Corporation, Washington, DC</p> <p><b>Representative from the OTS</b></p> <p><b>Industry Panelists:</b>  <b>Elaine Fortowsky</b>, VP, Compliance Risk Analytics, Washington Mutual Bank, Seattle, WA</p> <p><b>Don Morrow</b>, Vice President, Wachovia Corporation, Charlotte, NC</p> <p><b>Chris Richardson</b>, Director, Fair Lending Analytics, GMAC Mortgage LLC, GMAC Residential Funding, Bethesda, MD</p> <p><b>Balvinder S. Sangha</b>, Principal, Ernst &amp; Young LLP, Washington, DC</p>
4:30 – 4:40 pm	<b>BREAK</b>
4:40 – 5:40 PM	<p><b>MODELING AND MANAGING:  MAKING DECISIONS AND TAKING ACTIONS BASED ON ANALYSIS</b></p> <p><b>Speakers:</b>  <b>Barbara Pappadakes</b>, Senior Vice President, National City Bank, Cleveland, OH</p> <p><b>David Skanderson</b>, Ph.D., First Vice President, Senior Manager - Compliance Review &amp; Analytics, Corporate Compliance, Enterprise Risk Management, Washington Mutual Bank, Seattle, WA</p> <p><b>Other senior compliance officers invited.</b></p>
5:40 – 6:00 pm	<b>CONCLUSION: PROSPECTS FOR REALIZING THE FLEXPRO VISION THROUGH MODELING</b>
6:00 pm	<p><b>ADJOURN</b></p> <p>We invite you to join us for one drink in the hotel bar – on us - to further our conversation.</p>