

BIOGRAPHIES OF THE PANELISTS, PRESENTERS AND FACILITATORS

OPENING REMARKS

Matt Dameron was appointed Chief of Staff for the Missouri Attorney General's Office in September 2009. Prior to joining the Attorney General's Office, Matt was a senior associate at a Kansas City-based law firm specializing in complex, multi-party litigation. Matt previously served as a law clerk for The Honorable Nanette K. Laughrey, United States District Judge for the Western District of Missouri. Matt graduated from the University of Missouri – Columbia School of Law where he served as Editor in Chief of the *Journal of Dispute Resolution*.

PANEL A

William R. Emmons is an Assistant Vice President and Economist at the Federal Reserve Bank of St. Louis. He conducts research and policy analysis in the areas of banking, financial markets, and financial regulation. Prior to joining the St. Louis Federal Reserve Bank, he was on the faculty of the Amos Tuck School of Business at Dartmouth College, in Hanover, New Hampshire. Mr. Emmons received a PhD degree in Finance from the J.L. Kellogg Graduate School of Management at Northwestern University. He received bachelors and master's degrees from the University of Illinois at Urbana-Champaign.

Kelly D. Edmiston is a Senior Economist in the Regional, Public, and Community Affairs Division of the Federal Reserve Bank of Kansas City. There he conducts research on issues involving regional economic growth, economic development, community development, consumer finance, and public finance. Additionally, he provides expert commentary to the community, policymakers, and the media, advises senior Bank officials, and provides written commentary for academic journals and Federal Reserve publications.

Todd Swanstrom is the E. Desmond Lee Professor of Community Collaboration and Public Policy Administration at the University of Missouri – St. Louis. He is the co-author of *Regional Resilience in the Face of Foreclosures*: <http://brr.berkeley.edu/workingpapers.html>. He has a Masters of Arts in Political Science from Washington University in St. Louis (1971) and a PhD. in Politics from Princeton University (1981).

PANEL B

Linda P. Marshall I is an Assistant U.S. Attorney in the office of the U.S. Attorney for the Western District of Missouri in Kansas City. She has extensive experience in prosecuting health-care and financial fraud. As Senior Litigation Counsel she coordinates training and mentoring programs for the office and specializes in prosecuting complex mortgage-fraud cases.

Donald Gossman works as a consultant on appraisal fraud and has been asked to speak as an expert by the US Attorney's office, Fannie Mae, the FBI and Justice Department. He holds the prestigious SRA designation from the Appraisal Institute and is a certified residential appraiser in Kansas and Missouri. His article "My New Client: The FBI" has been used as a training tool by both the FBI and Fannie Mae on mortgage fraud.

Douglas M Ommen, JD was appointed by Attorney General Chris Koster on January 4, 2009 to serve as Chief Counsel of the Consumer Protection Division. Prior to this appointment, Ommen served as the Insurance Director of the State of Missouri, and was appointed by Governor Matt Blunt as the first Department Director for the newly created Department of Insurance, Finance and Professional Registration. Doug completed undergraduate work at Rockhurst College, and received his law degree from Saint Louis University in 1985.

KEYNOTE SPEAKER

Diane M. Standaert is a Legislative Counsel at the Center for Responsible Lending. The Center for Responsible Lending (CRL) is a non-partisan, non-profit research and policy organization dedicated to preserving homeownership and family wealth through eliminating abusive financial practices. It is affiliated with the Center for Self-Help, a non-profit community development institution based in Durham, N.C., dedicated to increasing wealth-building opportunities for low- and moderate-income and minority families and communities. Self-Help has provided over \$5 billion of financing to 55,000 low-wealth families, small businesses, charter schools, and non-profit organizations in North Carolina and around the country.

Ms. Standaert is a graduate of the University of North Carolina-Chapel Hill School of Law and Florida State University. She currently serves on the national Governing Committee for the American Bar Association's Forum on Affordable Housing and Community Development Law and as the Legal Redress Chair for the Durham Branch of the NAACP.

BREAKOUT GROUP FACILITATORS

Residential Lending

Bob Horton has served as the Executive Directive of the Urban Neighborhoods Alliance since June of 2004. The Urban Neighborhoods Alliance is the only non-profit community development corporation in Springfield that the main focus is neighborhood revitalization and serves five low to moderate center city neighborhoods. He holds a professional certificate in the Neighborhood Revitalization Program of Study through Neighborworks® America.

Foreclosure Counseling/Loss Mitigation

Eric Madkins is the Senior Housing Director for the Urban League of Metropolitan St. Louis. He manages programs in the areas of housing and community development and financial education. Mr. Madkins holds a Bachelor's Degree in Political Science with an emphasis in Public Administration and Public Policy. He also holds dual Masters Degrees in Media Communications/Public Relations and Business Management.

Consumer Education and Outreach

Elma Warrick is the Executive Director of the Kansas City Regional Homeownership Center for HomeFree-USA, INC. She has served on the Kansas City, MO School District Board, Missouri School Boards' Association Board of Directors as well as various non-profit leadership roles. She holds a Masters Degree in Public Administration from Park University.