

Joint Oversight Hearing of the  
Assembly Committee on Housing and Community Development and  
Assembly Committee on Banking and Finance  
Norma J. Torres and Mike Eng, Chair

**“Keep Your Home California Program”**

Monday, March 14, 2011 - 1:30 p.m.  
State Capitol, Room 444

- I. Introduction and Welcome
- II. California Foreclosure and Housing
  - *Mark Fleming, Chief Economist  
CoreLogic*
- III. Update on the Keep Your Home California Program
  - *Steve Spears, Executive Director  
California Housing Finance Agency (CalHFA)*
- IV. The Role of the Government-Sponsored Enterprises in the Hardest Hit Program
  - *Edward DeMarco, Acting Director (invited to participate)  
Federal Housing Finance Agency*
- V. Local Innovation Recipients
  - *Yvonne Mariajimenez, Deputy Director  
Neighborhood Legal Services of Los Angeles-One L.A.-Keeping Your Home  
Los Angeles*
  - *Gabe del Rio, Senior Vice President of Lending and Homeownership  
Community Housing Works-Community Second Mortgage Principal Reduction  
Program*
- VI. Servicers Feedback on Keep Your Home California Program
  - *Dave Little, Senior Vice President  
Retail Financial Services Organization  
JPMorgan Chase & Company*

- *Mark Malovos, Senior Vice President  
Home Retention Products Development  
Bank of America*
- *Bill Merrill, Senior Vice President of Default and Retention Operations.  
Wells Fargo*
- *Bryan Bolton, Senior Vice President of Loss Mitigation  
Citibank*

VII. Stakeholder Perspective

- *Preeti Vissa, Community Reinvestment Director  
The Greenlining Institute*
- *Jim Lowrey, Deputy Secretary  
Farm and Home Loan Division  
California Department of Veterans Affairs*

VIII. Public Comment