

Symposium Agenda

8:30 A.M. > WELCOME

Ken Wade, CEO, NeighborWorks® America

9:15 A.M.

Trends in Delinquency and Foreclosure: What Are We Facing As An Industry?

This session will present the latest research on delinquency and foreclosure – changes in the mortgage industry, geographic hotspots, contributing factors, and what the future holds. We will also hear the results of a survey of customers conducted by Roper Public Affairs and Media for Freddie Mac, which reveals insights into why many late-paying borrowers risk losing their homes rather than reaching out to their mortgage servicers.

10:00 A.M. > BREAK

10:15 A.M.

Understanding How Servicers and Counselors Can Partner More Effectively

Learn about the roles of servicers and counselors throughout the intervention process so that you can find the critical places to partner and be more effective at resolving delinquencies. This presentation will include a panel of counselors, as well as prime and subprime servicers who will talk about promising partnerships and answer your questions.

11:30 A.M. > SYMPOSIUM LUNCHEON

Keynote Speaker: Craig Nickerson, Vice President-Expanding Markets, Freddie Mac

Presentation: National Ad Council

Our keynote speaker, an expert in the affordable housing industry, will address new approaches in delinquency and foreclosure intervention to help families succeed in homeownership. Hear how the mortgage banking industry is evolving to meet new challenges in preserving affordable homeownership. The National Ad Council will present its early thoughts on an exciting national public awareness campaign focused on getting consumers to seek help before foreclosure is inevitable.

1:00 P.M. > CONCURRENT BREAKOUT SESSIONS

Emerging Best Practices in Foreclosure Intervention

BREAKOUT A: Special Initiatives in Foreclosure Intervention

In this session, learn about special initiatives that engage counselors, servicers, local government and other partners in coordinated efforts to reduce foreclosures and protect communities. Presenters will discuss how research directed their program design, their methods for engaging mortgagees in counseling, their techniques for working together with mortgagees to resolve delinquencies, and data on the results of their efforts. Finally, each will explain the cost and revenue structure of their operation.

BREAKOUT B: Best Practices and Trends in Foreclosure Prevention Counseling

How can you quickly identify homeowner issues and develop clearer action plans? What are some current trends in non-traditional mortgage workout options? Learn about the key elements of identifying core problems and developing clear action plans with homeowners, how to effectively work with servicers and about current trends in non-conventional mortgage workout options. Information on providing effective and efficient counseling services during a time of increasing demand will also be presented.

BREAKOUT C: Financing Remedies

This session will go beyond counseling to the special financing issues in delinquency situations, and an explanation of the strategies used to resolve them. Learn from experts about variations in escrow practices that may become a factor in delinquency, as well as special loan and grant programs that give mortgagees a second chance, and the partnerships between government, counselors and servicers that make them work.

BREAKOUT D: State and Local Government Responses to Foreclosure Intervention

State and local governments are increasingly concerned about the devastating impacts foreclosures can have on their communities. Learn about innovative approaches they are taking to lead the charge in understanding the trends in their communities, and about designing and implementing strategies to prevent foreclosures from undermining the financial health of households, and the livability of neighborhoods and communities.



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BREAKOUT E: Dealing Proactively With Foreclosed Property

Even if a mortgagee cannot be helped, we can still intervene in the disposition of the property to achieve the most constructive outcome for investors, neighbors and communities. In this session, learn about the impact foreclosed property has on neighborhoods, why it is imperative that we intervene, and the strategies that are gaining success in preventing a vacant property from undermining the community by transitioning it quickly back to responsible ownership.

2:15 P.M. > BREAK

2:30 P.M. > BREAKOUT REPORT

Hear the highlights from each breakout session and how you can access handout materials after the symposium.

2:45 P.M.

Where Do We Go From Here? Scalable and Sustainable Solutions For Increasing Contacts And Preventing Foreclosures

To meet the anticipated growth of delinquencies and potential foreclosures, our industry needs to step up with intervention solutions at a much greater scale than we currently offer, and those solutions need to be financially sustainable. Join in this lively discussion with those who are testing the most promising vehicles and think about how your organization can ramp up to play a significant role.

3:30 P.M.

2006 Innovations in Homeownership Awards Presentation

Sponsored by MetLife Foundation

3:55 P.M. > CLOSING SESSION

4:00 P.M. > ADJOURN



2006 INNOVATIONS IN HOMEOWNERSHIP CONTEST

Innovative Strategies in Foreclosure Intervention to Preserve Homeownership

NeighborWorks® America and the NeighborWorks® Center for Homeownership Education and Counseling (NCHEC) are pleased to announce the third annual Innovations in Homeownership Contest - Innovative Strategies in Foreclosure Intervention to Preserve Homeownership, sponsored by **MetLife Foundation**

After years of gains in homeownership rates, the industry is now seeing historic increases in foreclosure rates. This year's Innovations in Homeownership contest theme will focus on what winning strategies your organization has employed to retain homeownership gains.

Enter your organization's innovative foreclosure prevention strategy and receive national recognition.

NCHEC will award to qualifying 501(c)(3) nonprofit organizations (*including NeighborWorks® network organizations*) a cash prize of \$2,000 within four categories. Runners-up will receive \$250 each. All winners will be recognized on the NCHEC webpage of NeighborWorks® America's Web site.

Prize Categories:

- Innovative Early Foreclosure Intervention Strategy
- Innovative Partnerships to Prevent Foreclosure
- Innovative Research to Inform a Foreclosure Intervention
- Innovative Outreach/Marketing Strategy to Address Foreclosures

How to Enter:

Each applicant must complete and submit an online application form with a summary and description of their innovative strategy, to include information about specific, measurable results or outcomes of that strategy.

NeighborWorks® America reserves the right to publish or use submissions for public viewing.

Application deadline is July 7, 2006.

Questions? Email nchec@nw.org.