



# Federal Reform and the Future of Homeownership



THE EIGHTH ANNUAL OKLAHOMA HOMEBUYER EDUCATION CONFERENCE  
*Moore Norman Technology Center • South Penn Campus • October 13, 2010*

**8:00**            **Registration**

**8:30**            **Plenary Session: Federal Reform and the Future of Homeownership**

U.S. Dept of Housing and Urban Development Denver  
Homeownership Center  
and Members of the Oklahoma Homebuyer Education Association

**9:45**            **Concurrent Sessions (select one)**

**The Federal Reserve Bank.** Most mortgage lending processes assume clients are already banked. Who isn't, why, and what should you be saying to participants in your homebuyer workshops and this important first step in banking.

*Steven Shepelwich, Federal Reserve Bank of Kansas City Oklahoma City Office*

**OR**

**The Federal Home Loan Bank.** We may take them for granted, but the Federal Home Loan Bank has a special place in the Federal system and our bank (Topeka) has taken a unique stand on homebuyer education. Learn more.

*Noelle St. Clair, Federal Home Loan Bank of Topeka*

**11:00**            **Break**



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## 11:15 Concurrent Sessions (select one)

**The Federal Housing Administration.** Federal reforms affecting homeownership are frequently most apparent at the FHA. The new TIL statement and policies impacting loan qualifications affect your clients. Get updates and provide your input here.

*Luke Harry, Federal Housing Administration*

**OR**

**The Federal Deposit Insurance Corporation.** They insure accounts, they provide a widely circulated financial literacy program called Money Smart, and their Director Sheila Bair has reached out to challenged homeowners with to abate the mortgage meltdown. Now FDIC educates homeowners on avoiding scams!

*Emerson Hall, Federal Deposit Insurance Corporation*

## 12:30 Lunch

**Luncheon Program: HomeFree-USA with Marcia Griffith  
OHEA Annual Membership Meeting and Elections**

## 2:30 How Federal Policies Are Impacting Oklahoma?

*Ryan McMullen, Director, Oklahoma USDA Rural Development  
Dennis Shockley and Staff, Oklahoma Housing Finance Agency*

## 3:45 Adjourn