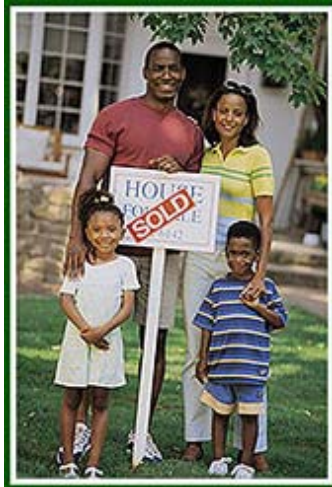


The Earl Carl Institute
WEALTH and TAXATION and HOUSING
SYMPOSIUM



THE PATH TO HOMEOWNERSHIP AND WEALTH
IN THE URBAN COMMUNITY

THURSDAY, FEBRUARY 15, 2007
Texas Southern University
Sterling Student Life Center
President's Lounge
4th Floor

EARL CARL INSTITUTE FOR LEGAL AND SOCIAL POLICY, INC
WEALTH AND TAXATION AND HOUSING TASK FORCES
THURGOOD MARSHALL SCHOOL OF LAW

SYMPOSIUM OVERVIEW

The Wealth and Taxation and Housing Task Forces have collaborated to convene a wealth building symposium Thursday February 15, 2006. The symposium will focus on the role of housing and homeownership in creating and maintaining wealth and will target different markets by running concurrent tracks. One track will be geared to the first time homebuyer while the other will target homeowners who want to retain their properties in the most economically sensible ways. Topics will include information that range from foreclosure to investment, from home buying considerations to mortgages and liens. The collaboration teams housing phenomenon **Bruce Austin, Esq.** and tax law expert **Professor Carlton Perkins, Esq.** as they bring the talents of their task forces to bear to provide information about creating, building and retaining wealth to the urban community. This program is designed to kick start a continuing wealth development program.

SESSIONS

HOME ACQUISITION – TRACK I

Our targeted audience for Track I is geared for First Time Homebuyers. There will be four panels of experts discussing a wide range of topics for the individual or family seeking information about the do don'ts of purchasing a home.

Our first panel will open up the morning session with a wealth of information to get someone started and focused in the right direction, in their attempt to secure a home, including the various financial tools that are on the market, that make affordable home buying simpler and attractive.

The second panel of experts will bring a wealth of knowledge to the symposium to help families make their way through the credit maze. Showing you how to repair your credit, getting accurate credit reporting information and discussing good versus bad credit and it's implications in trying to secure your home.

The third panel will discuss various mortgages and finding what's right for you. Taking you through the process that mortgage lenders, bankers and governmental agencies use to determine what is right for you.

The closing panel will provide expert advice on a very important topic that includes foreclosure and taxes, and the important value it plays in securing a home. How important it is at closing and establishing an escrow or some form of savings for maintaining your most valued asset.

SESSIONS

HOUSING INVESTORS – TRACK II

Our targeted audience for track II is the housing investor. It is geared to the person who wants to invest in housing as a means of creating and maintaining wealth. There will also be information pertinent to the present homeowner, who has an interest in improving their home, repurchasing or refinancing their existing home, investing in another home and learning about the new instruments in the housing industry.

The first panel will provide the homeowner with a wealth of information regarding equity, credit and refinancing which is quite important as interest rates change, credit ratings rise and fall based on credit card purchases and loan flipping has become a regular practice.

The second panel will bring together experts to provide you with information that you can use for home improvements, home maintenance and safety to your dwelling. Houston Police Department will have a representative to address any concerns on how to prevent criminal activities in your community and at your home.

The third panel will address issues concerning reverse mortgages and how they impact the elderly and their family. Also discussed will be the types of reverse mortgages in the marketplace, as well as the pros and cons of obtaining a reverse mortgage.

The fourth and final panel will address foreclosures and taxes from the perspective of a homeowner. Topics that will be covered include, balloon payments, liens against your property, alternatives to an escrow and the legacy of your home for your family.

9:00 A.M.

Registration & Continental Breakfast
(President's Lounge 4th Floor)

9:45 A.M.

Welcome Remarks & Comments

<p>SESSION 1 10:00 am to 10:50 am</p>	<p>TRACK I HOME ACQUISITION Benefits of and Barriers to Homeownership Room # 207</p>	<p>TRACK II HOUSING INVESTORS Equity/Credit President's Lounge 4th Floor</p>
<p>Panelists</p>	<p>J.J. Smith Fannie Mae Houston</p> <p>Eric Pike TDHCA Austin</p> <p>Ronald Branch J.P. Morgan-Chase Houston</p>	<p>Marvalette C. Hunter Washington Mutual Houston</p> <p>Wendle Smith, Atty. Houston</p> <p>Roslyn Y. Bazzelle Weycer, Kaplan, Pulaski & Zuber, P.C. Houston</p>
<p>Moderator</p>	<p>Jackie Hoyer Federal Reserve Bank Dallas</p>	<p>Byron Johnson Fannie Mae Washington, DC</p>
<p>SESSION 2 11:00 am to 11:50 am</p>	<p>TRACK I HOME ACQUISITION Credit Room # 207</p>	<p>TRACK II HOUSING INVESTORS Home Maintenance/Construction President's Lounge 4th Floor</p>
<p>Panelists</p>	<p>Gloria Sanderson LISC Houston</p> <p>Sherrie Young Credit Coalition Houston</p> <p>Herbert W. Green HUD Houston</p>	<p>Jules Moor Moor Homes Houston</p> <p>Principa Brown-Thomas HPD Crime Prevention Through Environmental Design Houston</p> <p>Nicole Montgomery City of Houston, Legal Dept. Houston</p>
<p>Moderator</p>	<p>Beni Gutierrez Houston Asset Bldg. Coalition Houston</p>	<p>Marguerite Butler TMSL Houston</p>

12:00 P.M.

LUNCHEON
TIGER ROOM – 3rd FLOOR
STERLING STUDENT LIFE CENTER

SESSION 3 1:30 pm to 2:20 pm	TRACK I HOME ACQUISITION Borrowing/Acquiring a Mortgage Room # 207	TRACK II HOUSING INVESTORS Reverse Mortgage President's Lounge 4 th Floor
Panelists	Laurie Vignaud Capital One Bank Houston Byron Johnson Fannie Mae Washington, DC Sandra Woodard Houston Housing & Comm. Dev. Houston Mary Jane Butler Center for Financial Education Houston	Jean Harris Center for Financial Education Houston Ted Andrews Andrews Law Firm Houston
Moderator	Bruce Austin Harris County Houston	Martina Cartwright TMSL Houston
SESSION 4 2:30 pm to 3:20 pm	TRACK I HOME ACQUISITION Foreclosure/Taxes Room # 207	TRACK II HOUSING INVESTORS Foreclosure/Taxes President's Lounge 4 th Floor
Panelists	Shad Bogany ERA Bogany Properties Houston Norman Nelson Lineberger, Goggan, Blair Houston	Clyde Miller Miller Law Firm Houston Gerald Womack Womack Properties Houston
Moderator	Carlton Perkins TSU School of Business Houston	Gabriel Aitsebaomo TMSL Houston

THE EARL CARL INSTITUTE FOR LEGAL AND SOCIAL POLICY, INC.



The Earl Carl Institute for Legal and Social Policy, Inc. was established in 1992 as a research and writing think tank at Thurgood Marshall School of Law. It is a non-profit, 501(c)(3) corporation. The Institute was named in honor of **Professor Earl Carl**, a founding faculty member of the School of Law. Professor Carl stands as a human symbol that people can accomplish whatever they are willing to despite all odds. Professor Carl, who was blind since he was 16 years old, graduated from Fisk University and Yale law school before assuming a teaching position at the Texas Southern University law school, now Thurgood Marshall School of Law. The Earl Carl Institute serves as an advocacy organization which seeks to address issues that affect the disenfranchised. Through research, position papers and other publications, the Institute promotes civil and human rights. The purpose of the Earl Carl Institute is to help solve the legal and social problems facing the urban community through scholarship and advocacy.



McKen Carrington
Dean, Thurgood Marshall School of Law
Texas Southern University

McKen V. Carrington is Dean of the Thurgood Marshall School of Law. His professional career includes academic, corporate and government service. His academic service includes law teaching for over eighteen years, academic administration for over twelve years, overseas academic service, membership of accreditation teams, as well as service to national legal education organizations. Dean Carrington's academic career also includes service as a member of accreditation teams to the Southern Association of Colleges and Schools (SACS) as well as the American Bar Association. He has other national service as the head of an LSAC task force, member of an LSAC task force as well as a Committee member.



Dr. Jay R. Cummings
President, Earl Carl Institute

Dr. Cummings was born in Jenkins, Kentucky. He completed his primary and secondary education in the Dayton, Ohio public schools. His undergraduate degree was received at Central State University, Wilberforce, Ohio. While attending this historically Black university he was a member of the varsity basketball team that began the university's winning basketball tradition in the Midwest Athletic Association Conference. The university won two national NAIA championships in 1965 and 1967. In 1979 Dr. Cummings was the first CSU student-athlete selected to both the Athletic and Achievement Hall of Fame. He went on to receive a Masters Degree in Educational Administration from Cleveland State University. In 1974 he received a Ph.D. in Educational Leadership from The Ohio State University. Over his forty years of service, Dr. Cummings has worked as teacher, administrator, professor, advisor, organizational president, and lecturer to public and private entities across the country. He previously served as Executive Deputy Commissioner of the Texas Education Agency and State Director of the Career and Technology Education system for ten years. He currently serves as Dean of the College of Education at Texas Southern University in Houston, Texas. He is actively involved with the Southern Association of Colleges and Schools wherein he serves as Chairman of the Vocational Technical Institution Committee.



Professor Marcia Johnson is the founder of the Earl Carl Institute that she directs. The institute's mission is to solve urban problems through research and advocacy. Professor Johnson has been on the law school faculty at Thurgood Marshall School of Law since 1991. She has served as the school's interim associate dean in 1998 and interim dean in 1999. A graduate of the University of Florida undergraduate and law schools, Johnson teaches civil procedure, real estate transactions in addition to her responsibilities with the institute. Johnson is counsel to the university's faculty senate and faculty assembly.



Laurie Vignaud

Vice President, Community Development Manager
President, Capital One Community Development Corporation II
Capital One N. A., Banking Segment / Corporate Citizenship

Responsibilities include identifying, developing, monitoring, management and promotion of all affordable housing, small business and economic development programs provided by Capital One N.A throughout the states of Louisiana, Mississippi and Texas. She has been instrumental in bringing millions of dollars in grant financing to the bank to be used as leverage on the affordable housing mortgages as well as authoring some to their most creative affordable housing initiatives.

Other responsibilities include recognizing and cultivating community development projects, which may involve the new construction and/or renovation of single family housing units throughout their regions. Works directly with various governments, non profit and for profit agencies to provide and promote affordable housing, small business and economic development opportunities. She has over 14 years of experience in the Affordable Housing arena.

She serves on several Housing Boards and Committees including the Federal Home Loan Bank of Dallas, Affordable Housing Council Chair Woman, Neighborhood Housing Services-New Orleans, Louisiana Homebuyer Training Certification Board, St. Tammany West Housing Initiative, Jefferson Parish Affordable Housing Task Force- Executive Committee Member and the Hispanic Apostolate.

Recent Recognition's include 2006 NAACP President's Award – Houston, Texas, 2005 Minority Success Honoree –City Business Magazine, 2003 United Way- Women's Leadership Initiative Governing Body, 2001 Woman of the Year- City Business Magazine, 2000 YWCA Role Model of the Year Certificate of Merit- City of New Orleans Mayor Marc Morial

Ms. Vignaud attended the University of New Orleans where she earned a Bachelor's degree in Sociology. She also attended Southern University of New Orleans where she studied Social Welfare. Ms. Vignaud graduated in June 2006 with a Graduate Degree in Banking from Southern Methodist University SW Graduate School of Banking in Dallas, Texas.



Ms. Jackie Hoyer
Senior Community Affairs Advisor
Federal Reserve Bank of Dallas

Jackie Hoyer is Senior Community Affairs Advisor for the Federal Reserve Bank of Dallas, Houston Branch. She acts as a conduit for the Federal Reserve in providing financial institutions with information on the Community Reinvestment Act, small business lending, personal financial education, and community and economic development issues.

Ms. Hoyer serves on the boards of the Credit Coalition of Houston and Houston Habitat for Humanity and is an advisor to the Community Development Graduate Program at Prairie View A&M and to the Jesse H. Jones School of Business at Texas Southern University. She also chairs the Houston Asset Building Coalition and is a member of the Houston Fannie Mae Advisory Council. Previously, she served as 2nd Vice Chair of the Houston Area Urban League Board and chaired its Housing Committee and Nomination Committee. She also co-chaired Fannie Mae's Women-Headed Household Homeownership initiative and was a committee member of the Congressional Black Caucus' With Ownership Wealth (WOW) initiative.

Prior to joining the Federal Reserve Bank, Ms. Hoyer worked for many years in community development outreach at Bank of America and Washington Mutual and managed mortgage lending services in a four-state territory for a joint venture between Cendant Mortgage and Wells Fargo Bank. She also worked on affordable housing initiatives for both Houston and Harris County that developed down payment assistance programs and created uniform homebuyer counseling training programs.

Ms. Hoyer has a B.A. in Zoology and Education from Ohio Wesleyan University and a Certificate in Leadership from Rice University Executive Education. She is also a Texas licensed real estate agent.



ROSLYN Y. BAZZELLE

ROSLYN Y. BAZZELLE, born Houston, Texas; admitted to bar 1999, Texas; 2003, District of Columbia; 2003, U.S. District Court, Southern District of Texas.

EDUCATION: Hampton University (B. A., Political Science, 1996); Texas Southern University Thurgood Marshall School of Law (J.D., cum laude, 1999); Law Review; Research Editor, Deans List, Praemium Excellentia Awards in Oil & Gas, Wills & Trusts, Immigration Law, Juvenile Law, and Sports Law (highest grade award), CALI Award in Wills & Trusts, Award in Recognition of Scholarship - Student Honoree. *MEMBER:* Phi Delta Phi. *MEMBER:* State Bar of Texas, District of Columbia Bar, and Houston Bar Association.

Roslyn Y. Bazzelle advises and represents clients in the areas of real estate, business transactions, corporate planning and structuring, and entertainment law. In real estate, Ms. Bazzelle assists clients in the purchase, sale, development, and leasing of both commercial and residential properties. Ms. Bazzelle also handles a wide range of general corporate matters for national and international companies, including but not limited to corporate compliance with federal and state regulations, contracts, mergers and acquisitions, and, creation, conversion, and dissolution of corporate entities. Her entertainment practice consists of assisting individual artists and entertainment companies (media, acting, talent, modeling, and music) with contracts, general corporate issues, and intellectual property matters.

Ms. Bazzelle has been recognized for her talent and legal expertise by I10 Media Magazine in the May/June 2004 issue in an article entitled, "*A Lawful Voice To Be Heard*," was selected as the Houston 2004 Single, Sassy, and Successful Bachelorette in the July issue of Ebony Magazine, and was a featured "Person of Houston" in the September 2004 issue of 002 Magazine. Ms. Bazzelle participated as the entertainment attorney on the business panel for the Nashville 2U Music Conference in Houston, Texas, and while serving as the 2004 Legal Advisor for the Houston Business Show on KIKK 650 AM in Houston, Ms. Bazzelle authored sixteen articles related to general business and employment matters which were published in the Houston Business Review.

Ms. Bazzelle is licensed to practice in both the State of Texas and the District of Columbia and is admitted in the United States District Court, Southern District of Texas. Ms. Bazzelle is also a member of the Phillipine American Chamber of Commerce, ASCAP - The American Society of Composers, Authors, and Publishers, and AFAA - American Fitness Association of America.



Martina E. Cartwright, Esq.

Managing Attorney/Clinical Instructor
Thurgood Marshall School of Law's Environmental Law and Justice Ctr.

Martina E. Cartwright serves as the Managing Attorney for the Thurgood Marshall School of Law's Environmental Law and Justice Center.

The Environmental Law and Justice Center is a public interest, university-based environmental institution. It was founded in 1994 to lend the expertise and commitment of the Civil Rights and Environmental Movement to disenfranchised minority and low-income communities in Texas and neighboring states throughout the South, burdened by various environmental abuses.

As Managing Attorney of the ELJC, Ms. Cartwright supervises intern/students in the Center, oversees the drafting and filing of legal motions and pleadings in federal and state court and oversees the community/client intake process. Ms. Cartwright is responsible for developing legal strategies for cases filed and/or pending in the Center. She provides instruction in federal and state environmental law, as well as develops and directs informational community meetings and workshops.

Ms. Cartwright received her Juris Doctorate degree from the American University, Washington College of Law where she pursued a concentration in International and Environmental Law. She received her Bachelors of Arts degree in History from the University of Baltimore, Yale Gordon College of Liberal Arts.

Ms. Cartwright has published several articles and essays on Environmental Justice. She has served as panelist and/or speaker at a number of conferences on Environmental Justice and the Law. She has also taught or teaches the following classes at the Thurgood Marshall School of Law: Caribbean Law Clinic; Environmental Law; Environmental Justice Clinic; Hazardous Waste Law; and Toxic Tort.



Ronald Branch

Ronald Branch is a native of Georgetown, Guyana but calls Texas his home. Currently, he serves as the Southwest Regional Manager of the Community Lending Unit of Chase Home Finance (CHF). His duties encompass the oversight of Community Lending in Texas, Arizona and Louisiana, responsible for directing 20 Community Lending Officers, focused on finding mortgage lending opportunities in the Low-to-Moderate Income segments.

In a prior position, Mr. Branch had established and managed the Houston Emerging Market Department for CHF, responsible for overseeing two mortgage branches with over 20 loan officers and 10 operations staff members.

In March 2000 he came to Houston to become the Community Development Officer covering the Texas market, with responsibility for building market awareness and business development for affordable housing.

While he was working for Chase in the US Virgin Islands, Mr. Branch was the CRA Program Manager with responsibility for affordable housing, community lending, small business lending as well as community outreach and all of the aspects of CRA compliance.

With a clear vision for opportunity, Mr. Branch brings over three decades of experience working with the Low-to-Moderate Income segments, Small Business, Emerging Markets and commercial/consumer credit administration.

Mr. Branch is a member of the Emerging Market Committee of the Texas Mortgage Banking Association, Steering Committee member of the City of Houston's Housing and Community Development Homeownership Assistance Program and a member of the UJIMA Executive Committee of JPMorgan Chase.



James J. Smith

Director for Fannie Mae's Houston Community Business Center

Mr. Smith's primary responsibilities are managing Fannie Mae's Community Business Center in Houston and implementing the company's strategies to support local community development efforts, increase homeownership among low to moderate income households and first time homebuyers, and increase affordable rental housing opportunities for families with a range of incomes.

Mr. Smith has over 25 years of experience in planning and implementing housing, neighborhood revitalization, economic development and business development projects and programs using public/private partnerships. Immediately prior to taking his current position with Fannie Mae, he served for eleven years as Director of the U. S. Department of Commerce's Houston Minority Business Development Center.

Before joining the Minority Business Center, Mr. Smith served three mayors over seven years as Economic Development Director for the City of Houston where he created the City's Economic Development office. He designed and implemented a number of successful public/private projects that created hundreds of jobs and training opportunities for unemployed, and low to moderate-income persons.

Mr. Smith serves on a number of boards including the Houston Downtown Management District, Greater Houston Builders Association, OST/Almeda Tax Increment Reinvestment Zone, Renaissance Cooperative, MacGregor Area Community Development Corporation and Main Street Coalition (Advisory). Previous board service includes National Council for Urban Economic Development, Greater Southeast Management District, MetroBank (Advisory), Houston Area Urban League, Leadership Houston and South Central YMCA. He is also a senior fellow of the American Leadership Forum and a fellow of the Center for Houston's Future.

Education: Magna Cum Laude graduate in mathematics and science from Dillard University, New Orleans, Louisiana.



SHADRICK D. BOGANY

Shadrick Bogany is the Broker/Owner of ERA Bogany Properties. Bogany graduated from the University of North Texas and earned a Bachelors degree in Real Estate in 1981. Through the specialized knowledge he gained in college and business experience Shad has become one of the top real estate professionals in the Houston Area.

In 1996, the real estate market began to move into the cutting edge of technology. As a result, Shad decided join the **ERA** Family where his business flourished. He has been **ERA's** #1 Selling Broker/Agent in units closed for the last eight years. In 2003, he ranked **ERA's** #1 Selling Broker in Texas and ranked #2 for 2004 & 2005. He has been in **ERA's** Leadership Circle for 10 years which is their Top ½ percent of Agents in the Country. In the last six years, Shad has earned **ERA's** Top Selling Broker in units sold in the United States. In addition, the prestigious **Houston Business Journal** has ranked him one of the Top 25 Agents in units sold for the last three years.

Shad has always given back to the Houston Association of Realtors in committee work. He was Chairman in 2002 and Realtor of the Year 2004. He served on the Board of Directors for the Houston Association of Realtors, Texas Association of Realtors, and the National Association of Realtors. In 2001, Shad earned Realtor of the Year for the National Association of Realtors Brokers. He was appointed to the Texas Department of Housing and Community Affairs by Governor Perry. Shad has served with passion on the Ft. Bend Housing Finance Board as Vice Chairperson for the last 10 years.

Shad served as a Judge on one of the first Reality TV Shows called "House Rules". It was about a home remodeling show on TBS. He has hosted, for the last 16 years, a Real Estate Radio Talk Show on KCOH called the "Real Estate Corner".

Shad's favorite charity is MDA and in 2004 received a President's Club Award for Outstanding Fundraising.

Shad Bogany's most recent accomplishment was to become Quality Service Certified. Furthermore, he will be serving as Chairman of MLS Advisory Group in 2007.



CLYDE MILLER

EDUCATION AND PROFESSIONAL DEVELOPMENT

- 1992- 1994 University of Houston Law School - Houston, Texas
Degree: Master Letters of Law Taxation 1984 - 1987
Thurgood Marshall School of Law - Houston, Texas
Degree: Juris Doctorate
- 1982-1984 University of Houston - Houston, Texas
Degree: B.S. Accounting
- 1974 - 1977 University of Texas - Austin, Texas
Degree B.B.A Management

MILLER & MILLER. L.L.P. Houston. Texas

1995- Present ATTORNEY

General civil practice, in the areas of divorce, child support, estate matters, personal injury and business and tax with jury trial and court-room experience.

Accomplishments

- 1998 Obtained \$4.5 million dollar judgment in a survivorship suit for clients' brother who was killed in an automobile accident. The judgment is binding against the insurance company up to commercial policy limits.
- 1998 Successfully filed crossclaim for client whose business property valued at approximately \$90000 was wrongfully sequestered. The court ruled that the client was entitled to the return of his property.
- 1997 Successfully represented client against IRS for \$68,000 in S4ITrust Fund taxes. IRS had maintained responsible party liability against client for nonpayment of withholding taxes. Entire amount was abated by IRS
- 1997 - 1995 Successfully represented clients for personal injury received in automobile and other catastrophic accidents. Have negotiated several six-figure

settlements for clients and have settled cases in last two years in excess of several million dollars. BROWN & BROWN. P.C., Houston. Texas

1992- 1994 ATTORNEY

General civil practice, responsible for handling various civil cases, e.g., deceptive trade practice, divorce, child support, estate matters, general business and tax issues

EXXON COMPANY. U.S.A.. Houston. Texas

1991-1992 TAX ATTORNEY-EXCISE DEPARTMENT- STATE AND LOCAL

Responsible for providing advice to excise tax advisors who in turn provided such advice to accountants and personnel responsible for filing excise and sales and use tax returns. This included writing legal protests and filing such protests with various state Departments of Revenue for any audit deficiencies assessed against Exxon. Attended administrative hearings to argue and present Exxon's position pursuant to such protests.

1989 - 1991 TAX ATTORNEY - GENERAL CORPORATE DEPARTMENT-FEDERAL TAXES

Advised clients (Exxon Comptrollers, Treasurers, Administrative Services Department) on various federal tax matters. Duties required extensive legal research and writing skills. Also wrote protests for tax petitions filed with the U.S. Tax Court.

1987 - 1989 TAX ATTORNEY - GENERAL CORPORATE DEPARTMENT-STATE INCOME AND FRANCHISE TAXES

This position required writing protests for tax deficiencies assessed against Exxon and representing Exxon at informal hearings before the various state Departments of Revenue. Provided tax advice on state income and franchise taxes to clients throughout the Exxon organization.

AFFILIATIONS

Member: State Bar of Texas; Durham Legal Society; Phi Alpha Delta Legal Fraternity; Alpha Phi Alpha Fraternity and 100 Black Men of Metropolitan Houston, Inc.



BYRON V. JOHNSON

Municipal Investment Manager/Senior Account Executive
Fannie Mae
Washington, D.C.

Byron V. Johnson is responsible for acquiring mortgage revenue bonds for Fannie Mae's \$20 billion tax-exempt bond portfolio and providing trade support for the purchase of tax-exempt bond issues. The collateral for Fannie Mae's tax-exempt investments typically consists of mortgages for first time homebuyers and mortgages for affordable multifamily developments.

Mr. Johnson previously served the Texas Department of Housing and Community Affairs as its Director of Bond Finance and Co-Investment Officer. He was responsible for the development and administration of the Department's Single Family Mortgage Revenue Bond Program and the Department's Commercial Paper Program. Mr. Johnson also managed ongoing compliance monitoring and disclosure requirements related to the Department's investments and single family and multifamily bond programs. Mr. Johnson's prior career experience includes housing finance investment banking and internal auditing in the securities industry.

Mr. Johnson earned an M.B.A. from the Fuqua School of Business at Duke University and a Bachelor of Business Administration degree in Accounting from Savannah State University. Mr. Johnson currently holds several investment and securities licenses, a Texas real estate license and a Certification in Control Self-Assessment (CCSA). Mr. Johnson also is a Certified Financial Manager (CFM), Certified Internal Auditor (CIA), Certified Investments and Derivatives Auditor (CIDA), Certified Management Accountant (CMA), Certified Mortgage Banker (CMB), Certified Treasury Professional (CTP), and certified as a Housing Development Finance Professional.



Jean Harris

Jean Harris is a Training Specialist with Money Management International. In this role, she facilitates new hires and existing employees to prepare and implement skills to enhance their contribution to the organization's mission. She enthusiastically embraces the concept of working with employees to form partnerships with their clients; enabling them to manage the financial aspects of their lives more effectively. In her interaction, she reinforces the values of professionalism and respect.

In 2004, she participated in a major project to provide Reverse Mortgage Counseling Training to MMI's 200 + counselors to enable them to assist clients who were seeking information on this type of financial decision. She worked with the Instructional Designer to prepare counselors for the AARP qualifying exam to meet the new guidelines established by HUD and AARP. Their initiative was a process of having counselors proficient in Reverse Mortgage counseling, since this type of counseling is a requirement for individuals obtaining this mortgage product.

Jean has received certification in Consumer Credit Counseling from the National Foundation for Credit Counseling along with Housing, Foreclosure prevention, and Home Equity Conversion Mortgage counseling qualifications. Previously she has received financial training and licensing in annuities, insurance and securities. Her undergraduate studies were completed at University of Maryland, College Park earning a Bachelor of Science degree in science education. In addition, she has received two National Science Foundation grants for post graduate study at University of Maryland, College Park and her Master of Science degree from Morgan State University, Baltimore.

Her prior work experience includes being a chemistry instructor in the Baltimore Public Schools. After a career change, she developed an extensive background in relationship sales and business knowledge in manufacturing, law firms, healthcare, retail, and financial services. This experience was gained when she was employed as a Marketing Representative with Xerox and a National Account Executive, Industry Consultant with AT&T. In the financial area, she was a founder and treasurer of an investment club, has also been an Account Executive with Security First Group, and a Financial Consultant for Salomon Smith Barney.



Mary Jane Butler

Mary Jane Butler is the Director of Education Support for Money Management International. She has been with MMI for seven years. The first five years she served as the Regional Director of Counseling for Consumer Credit Counseling Services of the Gulf Coast which is a division of MMI. The past two years she was the Area Director of Education/Community Relations for the Center for Financial Education which is also a division of MMI. Previously to her experience at MMI, she spend 20 years in the mortgage industry as a compliance auditor as well as a loan officer. She brings with her a total of over 30 years in the credit industry.

Mary Jane is a native Houstonian and attended the University of Houston. She is certified through the National Foundation of Consumer Credit.



Sherrie Young
Executive Director, Credit Coalition
Houston, TX

Sherrie Young serves as the Executive Director of the Credit Coalition, a HUD Approved Housing Counseling Agency, whose membership includes Houston area financial institutions, community organizations, community leaders, credit bureaus and other related businesses and organizations. She is the Credit Coalition's lead instructor and credit, homebuyer and reverse mortgage counselor. Aside from counseling and conducting Credit Coalition classes, Mrs. Young participates in many community events to help spread the word about financial education, Individual Development Accounts, free VITA site tax preparation assistance, and other programs that can help families build their assets.

Mrs. Young is a certified homebuyer education provider under the Texas Statewide Homebuyer Education Program /Texas Department of Housing and Community Affairs, an AHECTI-Certified Homeowner Educator and Counselor and a Reverse Mortgage Counselor with the AARP Foundation Reverse Mortgage Education Project. Mrs. Young holds a NeighborWorks America Certificate of Professional Recognition in Homebuyer Education Training, is a licensed Realtor® and a member of the Houston Association of Realtors®.



Gabriel Aitsebaomo

Education

- B.B.A Accounting & Taxation 1988, University of Houston Central Campus, Houston, Texas
- J.D. 1995; Texas Southern University-Thurgood Marshall School of Law, Houston, Texas
- LL.M Taxation 1996; University of Florida, Gainesville, Florida
- Certified Public Accountant (CPA)

Biographical Information

Associate Professor; Texas Southern University-Thurgood Mashall School of Law, Houston, Texas, 2006-Present

Publications

- The Individual Alternative Minimum Tax: An Argument For Repeal, 74 University of Missouri-Kansas City Law Review 335 (Winter 2005). Ancillary Joint Ventures And The Unanswered Questions After Revenue Ruling 2004-51, 40 Texas Journal of Business Law 427 (Winter 2005)
- The Nonprofit Hospital: A Call For New National Guidance Requiring Minimum Annual Charity Care To Qualify For Federal Tax Exemption, 26 Campbell Law Review 75 (Summer 2004)
- Millions of Individual Taxpayers May Heave a Temporary Sigh of Alternative Minimum Tax Relief, Vol. 44 Number 2, The Houston Lawyer, 30 (September 2006)
- New Texas Statute Authorizes Trusts For Care of Animals, 43, Houston Lawyer, 55 (April 2006)
- No More Exoneration of Liens in Texas For Wills Executed on or After September 1, 2005, 43 Texas Lawyer 57 (April 2006).



Marguerite Butler

Joined Thurgood Marshall Law Faculty 1995

Education:

B.A., 1974 Wilberforce University, Wilberforce, OH

J.D., 1979 Syracuse University Syracuse, NY

MLIS., 1992 University of Texas, Austin TX

Biographical Information

Associate Professor, Texas Southern University-Thurgood Marshall School of Law, Houston TX 1981-Present

Butler's Law School Admissions Test (LSAT) Review Course, 1983-Present

Economics Professor, St. Louis Community College, St. Louis, MO August 1981-1982

Law School Seminars, Competitions and Services

BLSA Regional Meeting, Omaha, NB -March 1989,

BLSA University of Kansas, Kansas City MO -1989

BLSA Regional Meeting, Houston, TX -March 1990

University of Tulsa, First Year Class, Tulsa OK -1990

University of Tulsa, First Year Class, Tulsa OK -1991

BLSA Judge for the National Frederick Douglass Moot Court Competition Final

Arguments National Convention -Detroit, MI 1988

BLSA Judge for the National Frederick Douglass Moot Court Competition Final

Arguments National Convention -Houston, TX 1993

NAACP Judge of the local ACT-SO essay Writing Competition -Houston, TX 1994

NAUB Judge for the Oratorical Contest Final Rounds -Houston, TX 1996

Moot Court Coach, Texas Southern University-Thurgood Marshall School of Law, Houston, TX 1982-Present

Moot Court Coach, Texas Young Lawyers Associations, 1989-91 and 1993

BLSA, Texas Southern University, 1990-01

Law School Academic Support Program, Texas Southern University -1993-02

Texas Practice Class, Texas Southern University -1995-96

Chairperson, Student Faculty Relations Committee on the 1989 Death Penalty Seminar



BENI ALANIZ GUTIERREZ
Education Consultant

Bachelor of Science

Elementary Education

Master of Education

Education Administration

Bilingual/ESL Endorsement

- Twelve years experience in presenting educational topics to different audiences.
- Education consultant for Money Management International/ Consumer Credit Counseling Service, Houston Asset Building Coalition and Latino Learning Center
- Certified by Texas Dept. of Housing and Community Affairs
- Consumer Data Industry Certification: Fair Credit Reporting Act
- Advisory Board: National Association Real Estate Professionals
- Member of Texas Association Retired Teachers Association
- Past chairperson for American Cancer Relay for Life Deer Park, TX
- Past Board member of La Rosa nonprofit organization for Victims of Domestic Violence (non-English) Houston, TX



ERIC PIKE

Director, Single Family Finance Production Division
Texas Department of Housing and Community Affairs

Eric Pike oversees the daily operations of a division that administers over \$245 million annually in program funds directed toward increasing or enhancing homeownership among low to moderate income Texans.

Mr. Pike directs the administration of TDHCA's Single Family Mortgage Revenue Bond (MRB) Program and the application development and award of the Department's HOME Investment Partnerships (HOME) Program funds, a program funded by the US Department of Housing and Urban Development.

The Single Family MRB Program channels on average \$200 million each year toward low interest loans that assist approximately 1,800 Texans purchase their first home annually. The HOME Program's \$45 million in funding helps low income households with home repairs, down payment assistance, rent payment assistance, and with the development of affordable single family properties.

Mr. Pike began his career with TDHCA in 1992 in the Community Development Block Grant Program prior to joining the Single Family Lending Division. He served as manager of the Single Family MRB Program for 2 years, overseeing the program's primary vehicle, the Texas First Time Homebuyer Program. He was appointed director of the division in (2002).

A native of (Texas), Mr. Pike received a BBA in Finance and MBA in Business Management from St. Edward's University in Austin, Texas.



Norman J. Nelson

Norman J. Nelson, Partner and Management Committee Member, from Mobile, Alabama, graduated from Tuskegee University with a Bachelor of Science degree in Business Management, and was commissioned as an officer in the United States Air Force. He is currently a retired Air Force Reserves Officer.

In 1975, while still on active duty in the Air Force, he received a Master of Arts degree in Public Administration from the University of Northern Colorado.

Mr. Nelson received his Doctor of Jurisprudence in 1984 from Texas Southern University, and has been licensed to practice law since November 1984. Before joining the law firm, he was an Assistant City Attorney with the City of Houston Legal Department. Mr. Nelson is admitted to practice before the 5th Circuit Court of Appeals and the Southern District of Texas.

Mr. Nelson joined the firm in 1987 and became a partner on January 1, 1993. He is currently the Managing Partner of the firm's Houston office. Mr. Nelson is a member of the American Bar Association, State Bar of Texas, and the Houston Bar Association. He is a life member of the Omega Psi Phi Fraternity, Inc.



Gloria Sanderson,
Program Director Houston LISC

Gloria Sanderson left a sixteen year real estate banking career for the non-profit sector in January 1999, when she left Bank of America, FSB where she was a Vice President of the Community Development Bank's Houston Office. She specialized in providing financing for affordable housing in south Texas, both multifamily and single family. A large part of her responsibilities included doing business with non-profit community developers who often needed her technical assistance and mentoring.

Seeing a opportunity to bridge the specialized kind of knowledge she had of real estate and financial markets, with the grassroots organizations of the community development industry, Ms. Sanderson first served on the advisory board of the Local Initiatives Support Corporation (LISC), a nonprofit that supports the work of community based nonprofit developers with the technical assistance, business acumen and capital necessary to do their work. Currently, Ms. Sanderson is the Program Director for Houston LISC, and works with over 25 community based development organizations in the Greater Houston area. Their services help to ensure that nonprofit developers form appropriate business strategy plans, create solid financing strategy, and secure the right human and capital resources (from LISC and other sources) before new projects are launched. They help community developers identify their neighborhoods' most pressing needs, identify the best way to meet those needs, and then work hand-in-hand with organizations to execute the plans. Ms. Sanderson also shares her insight with the City of Houston, Harris County and other groups and agencies that seek input on affordable housing and economic development issues in the Greater Houston area, through her service on task forces and roundtables.

She has a B.S. from Texas Woman's University, Denton, Texas, is an adviser to the board of Texas Interfaith Housing Corp. (a CDC) and Texas C-Bar (Volunteer Attorneys). She serves on the Housing Advisory Committee of Rebuilding Together/PSI (a Senior Home Repair Program), the Community Impact Committee of The United Way of the Texas Gulf Coast and is a board member of Covenant Community Capital (a CDFI), Aspiring Youth of Houston (a middle school focused after school program serving two of Houston's poorest school districts) and was appointed by Harris County to the Board of Directors of the Houston-Galveston Area Council Workforce Board.



Princina Brown-Thomas

Planner Leader/Crime Prevention Specialist

Houston Police Department

Public Affairs Division

Crime Prevention Through Environmental Design (CPTED) Section

- Civilian Position
- Number of years with the department: 12 years
- Bachelors Degree from Florida A&M University
- Tallahassee, Florida
- (Political Science) (89)
- Master in Public Administration Degree from Texas Southern University (93)

- As a Planner Leader for the Houston Police Department I have a wide range of responsibilities:
 1. Develop and coordinate comprehensive planning activities within the law enforcement community.
 2. Train law enforcement personnel and police cadets in the principles of Crime Prevention Through Environmental Design. (CPTED)
 3. Conduct and coordinate (CPTED) surveys of neighborhoods, businesses, public housing projects, and apartment properties.
 4. Assist divisional coordinators with CPTED inspections.
 5. Make recommendations on various projects involving other law enforcement agencies.



Bruce Austin

Bruce Austin, Special Assistant to County Commissioner El Franco Lee, Trustee, Houston Community College System. He served in the Western Pacific in the U.S. Navy and remained in the U.S. Naval Reserve, serving as a Navy Yeoman and administrative operations of the USS Robert A. Owens (DD-827) SELRES, Military Sealift Command Gulf 110, Commander Submarine Squadron Detachment 110, Office of Naval Research/Naval Research Lab, Personnel Mobilization Team 1510, Chief of Naval Operations Component 106, and Naval Beach Group TWO.

He returned to Texas Southern University on release from active duty in Guam and aboard the USS Tripoli (LPH-10). He received his Bachelor's in Government and Joint Degree (JD/MPA) from the Thurgood Marshall School of Law and School of Public Affairs. He was appointment a Presidential Management Intern in U.S. Department Justice Headquarters afford multitude of administrative experiences as Staff Assistant to the Assistant Attorney General for Administration, and assignments to the Office of Administrative Counsel, Office of the Controller, U. S. Marshall Service, Office of Personnel Management, Office of Justice Information Management Systems. The Justice Department developed a comprehensive and applied management internship program. On his return to Houston, He served as Commissioner El Franco Lee's, legislative liaison, and the director of financial operations. In 1989 he was appointed and then elected to the Board of the Houston Community College, has served as Board Chair at three different intervals and six years as Director-at-Large the national college trustee Association of Community College Trustees (ACCT). He's is a life member of Alpha Phi Alpha Fraternity. In 1990 he served as Executive Director of the Harris County Housing and Community Development Department, where he was the first non federal awardee of the Vice President's Hammer Award. From 1999 to 2000 he was a member of the Texas Coordinating Board's Committee on Office of Civil Rights Issues, charged to strengthen and enhance Prairie View A&M University and Texas Southern University. His graduate studies have included Computer Connectivity: Massachusetts Institute of Technology, Office Personnel Management. Department of Agriculture Graduate School and Community and Economic Development: Harvard University, John F. Kennedy School of Government. These experiences have been shared in his service as adjunct professor at University of Houston-Clear Lake and the Texas Southern University's Barbara Jordan-Mickey Leland School of Public Affairs.



Marvalette Fentress Hunter

Marvalette Fentress Hunter is an Architect and Planner with over 15 years experience in affordable housing development and finance. She holds a Bachelor's of Architecture degree from Florida A & M University and a Masters Degree in Regional Planning from Cornell University. Ms. Hunter currently works for Washington Mutual Bank where she serves as Vice President of Community Lending, financing multi-family housing primarily through the use of low income housing tax credits and municipal bonds.

Formerly, Ms. Hunter served as the Executive Director of the Dominion Community Development Corporation, providing leadership to a \$60 million dollar master planned development. She also held two posts for the City of Houston's Departments of Planning and Development and Housing and Community Development. While serving as Founding Director of the Faith-Based Community Development Program at the College of Biblical Studies, she also authored a publication, entitled "Faith-based Affordable Housing Development and Finance".

Ms. Hunter serves on the board of directors of several non-profit organizations. She was appointed to the Texas Affordable Housing Task Force by Governor George W. Bush and later to the Texas Commission on Jail Standards. She is a member of Leadership Texas and Delta Sigma Theta Sorority, Inc. Ms. Hunter is married to Dr. Newal Hunter Jr. and they have two children, Austin Chandler and Victoria Grace.



Herbert W. Green

Military Service: 3 years U. S. Army, earning the rank of Specialist E-5. Awarded the National Defense Service Medal, Marksmanship Medal, Vietnam Service Medal w/ Bronze Star, Vietnam Campaign Medal, and Army Commendation Medal.

Mr. Green began his civilian government employment with the Department of Housing and Urban Development (HUD) in 1968 as a file clerk. His higher educational pursuits began while working full time at HUD by attending Houston Community College and receiving an Associate of Art Degree in Sociology. He later attended the University Of Houston (U of H) graduating with a Bachelors Degree in Political Science/Public Administration.

Mr. Green progressed from working as a File Clerk in Administration and having the opportunity to work in practically every division/section of HUD to working as an Assignment Clerk in Insuring and Underwriting. In 1976 he was selected out of numerous candidates for promotion to an upward mobility position. He worked in the Multifamily Division as a Multifamily Housing Servicer before voluntarily transferring to Single Family Servicing. Mr. Green worked in Single Family in the Houston Office until 1979 when he was selected to work in Headquarters directly out of Washington D.C. to serve as a reviewer/monitor of HUD offices nationwide to assure the Department's compliance with the Ferrell vs Landrieu lawsuit. This assignment required Mr. Green to provide oversight through guidance and direction to HUD staff in the connection to the Ferrell vs Landrieu lawsuit in HUD offices in a variety of jurisdictions.

Upon his reassignment to the Houston Office Mr. Green served as lead S F Housing Specialist until he was promoted Chief of the Houston Office Single Family Section in 1987. In this capacity he was selected to directly oversee the pilot Conveyance Without Title Program.

During the reorganization transition and the subsequent reassignment of the S. F. Housing Director, Mr. Green was chosen as Acting Director of S. F. Housing and over saw the transfer of functions, services and responsibilities from Houston to the Denver Home Ownership Center (DHOC) and/or HQs that facilitated an easy transition. Mr. Green is presently the DHOC Single Family Principal Point of Contact (SFPPOC), Single Family Program Support Coordinator for the Houston office, as well as, the Assistant Loss Mitigation Training Coordinator for the DHOC.

Mr. Green has received numerous awards and other forms of recognition from the Department of HUD, Mortgage/Lender Organizations, and Social Agencies for his professional contributions and from the United Methodist Church for his service to the Church and Community. He presently serves or participates with several committees related to his employment or his Church.