

**California State Assembly Banking and Finance Committee  
Informational Hearing**

**Monday, August 4, 2008**

**2:00 pm**

**State Capitol, Room 444**

**"The Mortgage Crisis Today: Better or Worse?"  
Regulation Z**

*I. Introduction and Welcoming Remarks*

Assemblymember Pedro Nava, Chair, Assembly Banking & Finance Committee

*II. Action at the Federal Level*

Kathleen Ryan, Counsel, Division of Consumer and Community Affairs, Federal Reserve Board

*III. Perspectives from State Regulators*

Preston DuFauchard, Commissioner, Department of Corporations

William S. Haraf, Commissioner, Department of Financial Institutions

Jeff Davi, Commissioner, Department of Real Estate

*IV. Perspectives from Consumer Advocates-How far have we come and where do we need to go?*

Kevin Stein, Associate Director, California Reinvestment Coalition

Norma Garcia, Senior Attorney, California Consumers Union

Robert Gnaizda, Policy Director & General Counsel, Greenlining Institute

Paul Leonard, Director, Center for Responsible Lending

Julius Nyanda, Executive Director, Homeowner Rescue Alliance

*V. Perspectives from the Regulated Community-What is being done and where is help necessary?*

Larry Gilmore, Director, Hope Now Alliance

Leland Chan, General Counsel, California Bankers Association

George Eckert, President, California Mortgage Association

David Haithcock, Executive Director, California Independent Bankers

Keri Bailey, Director of State Governmental Affairs, California Credit Union League

*VI. Public Comment*