

## Hispanic Real Estate Leaders Meet To Discuss Impact of Policies, Regulations & Market Forces that Threaten Homeownership Potential of Latino Mega Market

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Washington, DC - The 2013 Housing Policy & Hispanic Lending Conference, hosted by the National Association of Hispanic Real Estate Professionals (NAHREP) will be held March 25-27 in Washington DC. The forum brings together the nation's Hispanic real estate leaders to discuss the state of Hispanic homeownership, the current housing environment, increased costs and new barriers for first-time homebuyers, the impact of REO rental strategies on minority buyers and regulatory changes that impact homeownership for Hispanics and other first-time homebuyers.

Featured speakers include **Charles Coulter**, Federal Housing Administration; **John Trasviña**, HUD; **Michael Stegman**, U.S. Treasury; **Bill Kilmer**, Mortgage Bankers Association; **Peter Carroll**, Consumer Finance Protection Bureau; **Jim Parrott**, (former senior director of Housing Policy at the White House); **Mike Heid**, Wells Fargo Home Mortgage; **Armando Falcon**, Falcon Capital Advisors and other housing and banking business leaders. CNN Broadcaster **Soledad O'Brien** will appear as a keynote luncheon speaker. Also on hand will be **NAHREP President Gerardo "Jerry" Ascencio**; Co-Founder & CEO **Gary Acosta**; President-elect **Juan Martinez** and 400 Hispanic real estate practitioners.

The general sessions here may be of interest to the media. A full agenda can be found at: [NAHREP.org/dc2013/](http://NAHREP.org/dc2013/).

### **Monday, March 25, 2013 (Concoran Ballroom Salon A&B)**

**12-1:30 p.m.** Luncheon: CNN Broadcast Anchor Soledad O'Brien will address the group about diversity on TV, media and in American Life

**3:30 p.m.-5:00 p.m. NAHREP Policy 2013:** This general session features a conversation about the policies and issues that will have the greatest impact on first-time homebuyers and the rising population of Hispanic consumers: Panelists include NAHREP President-elect **Juan Martinez**; **Armando Falcon**, CEO of Falcon Capital Advisors; **John Trasviña**, assistant secretary of HUD; **Bill Kilmer**, SVP of Legislative and Political Affairs, Mortgage Bankers Association.

### **Tuesday, March 26, 2013 (Concoran Ballroom Salon A&B)**

#### **9:00-10:15 a.m. Hispanic Lending CEO Roundtable – Preserving Homeownership Opportunities**

High-level government officials and corporate executives lead this general session that concentrates on the enormous changes afoot in housing finance including: New regulations like Qualified Mortgage, Qualified Residential Mortgage and Basel III and the new normal they will create in lending; plus the overall changes these will effect on the mortgage experience for minority consumers. Panelists: **Michael Stegman**, U.S. Department of Treasury; **Jim Parrott**, former senior national director of Housing Policy for the White House; **Mike Heid**, CEO, Wells Fargo Home Mortgage; **Gary Acosta**, NAHREP co-founder & CEO.

#### **10:45 a.m.-12:15 p.m.–Hispanic Lending: Demographics, Regulation and Mortgage Liquidity –**

Senior-level government officials and mortgage banking executives engage in conversation about the many forces in today's market that will challenge and/or shut out homebuyers including rising credit score requirements; lender-imposed FHA credit overlays; the Qualified Residential Mortgage Rule and minimum down payment requirements; "ability to repay" debt-to-income ratios and the industry's current limited in-language services for a burgeoning, Spanish-language-preferred population. Panelists include: **Charles Coulter**, deputy assistant secretary of FHA; **Peter Carroll**, assistant director CFPB mortgage markets; **Matt Vernon**, SVP, Bank of America; **Barrett Burns**, CEO, VantageScore; **Gary Acosta**, NAHREP co-founder & CEO; **Jason Madiedo**, 2013 NAHREP President elect. This session will also feature an executive panel of mortgage bankers including Quicken Loans, CitiMortgage, Prime Lending, New American Funding, Union Bank, Mission Hills Mortgage, Impac Mortgage and Pulte Mortgage.

**The event will be held at the Four Seasons Hotel, 2800 Pennsylvania Ave N.W., Washington, D.C.**

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**WHERE :**

**CONTACT:**

Media welcome at all general sessions. Registration required.  
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