

WELCOME

21ST ANNUAL MEMBERSHIP CONFERENCE OF THE



**November 20th – 21st, 2008
Radisson Plaza Hotel and Conference Center**

Bank of America 




SOUTH CAROLINA BANK AND TRUST[®]

 **WACHOVIA**



Confronting the Foreclosure Crisis in SC

Thursday, November 20, 2008
Radisson Plaza Hotel, Bush River Road, Columbia

Hosted by:



and



- 8:30 AM **Registration and Refreshments**
- 9:00 am **Welcome/Call to Order**
Thomas Faulkner, President, Affordable Housing Coalition
- Introduction of the Morning Program**
Clanitra Stewart, Esq., South Carolina Appleseed Legal Justice Center
- 9:10 am **The Foreclosure Problem in SC: According to the Numbers**
Matt Martin, PhD, Federal Reserve Board of Richmond Virginia
- 10:15 am **Foreclosure Task Force: Who we are and collaborative efforts**
Bernie Mazyck, President, SC Association of Community Development Corporations
- 10:45 am **What can Housing Counselors do and how do I get involved?**
Carolyn Lecque, SC Foreclosure Task Force/ Family Services, Charleston, SC
- 11:15 am **The Legal process: How does foreclosure work and what happens if we ignore it?**
Stephen Suggs, Esq., South Carolina Appleseed Legal Justice Center
Drew Radeker, JAMES C. HARRISON, JR., P. A.
- 12:00 N -1:30 PM **Lunch**
- Housing and Economic Recovery Act of 2008- National Models**
Enayat W. Oliver, Management Consultant, NeighborWorks®, Southern Office
- 1:30 pm **Building Collaborative Partnerships – Charlotte Neighborhood Stabilization Pilot**
Evan Covington-Chavez, Residential Development Director, Self Help, Durham, NC
- 2:30-4:00 pm **Panel Discussion of Possible Approaches in S. C. Markets**
Enayat W. Oliver and Evan Covington-Chavez
Facilitator: Ms. Valarie Williams, Executive Director, SC Housing Finance & Development Authority

Sponsored by:



Speaker Bios

Clanitra L. Stewart, Staff Attorney, SC Appleseed Legal Justice Center

After receiving her Bachelor of Arts in Psychology with Honors from the South Carolina Honors College at the University of South Carolina in Columbia, South Carolina, Ms. Stewart earned her law degree from the Walter F. George School of Law at Mercer University in Macon, Georgia. She also received a Certificate in Advanced Legal Writing, Research, and Drafting and the CALI Excellence for the Future Award in Advanced Legal Research and served on the Moot Court Board while at Mercer University.

Ms. Stewart was admitted to the Georgia Bar in 2000 and practiced law at Georgia Legal Services, where she represented indigent clients in civil cases. After becoming a member of the South Carolina Bar in 2003, she joined the law firm of Berry, Quackenbush & Stuart, P.A., in Columbia, South Carolina. In August 2005, she returned to practicing poverty law as the Hunger, Housing, and Community Economic Development Staff Attorney for the South Carolina Appleseed Legal Justice Center in Columbia, SC, where she assists the low-income community through policy advocacy.

Matthew A. Martin, Economist, Charlotte Branch of the Federal Reserve Bank of Richmond

Matt joined the research staff at the Federal Reserve Bank of Richmond in early 2006 after nearly a decade as an economist in both private and public sector positions. Matt is responsible for tracking both national and regional economic trends. His study of regional trends focuses on the Carolinas, covering the territory served by the Charlotte Branch of the Bank. He makes frequent presentations both within the Bank and in public forums involving the business community, students and the general public. Matt is also involved in the Bank's economic education and financial literacy efforts and is a board member with two regional non-profits, the North Carolina Council on Economic Education and Community Link.

Prior to joining the Federal Reserve, Matt worked at Moody's Economy.com, where he covered both national and regional economic issues. Matt's other professional experience includes time spent as an analyst at the Congressional Budget Office in Washington, DC and as a faculty member at Kent State University in Ohio, where he taught courses in macroeconomics, money and banking, and economic history.

Bernie Mazyck, President & CEO, SC Association of Community Development Corporations, Charleston, SC

On November 1, 1998, Bernie Mazyck took the reigns as the first President and CEO of the South Carolina Association of Community Development Corporations. SCACDC is the state's trade association for CDCs and grassroots economic development organizations. Since his time with SCACDC, Bernie helped sheppard the growth of the community economic development movement in South Carolina from 4 CDCs to over 50. Under Bernie's leadership, SCACDC has been able to attract over \$4 million to South Carolina, leveraging over \$15 million in community economic development production.

Bernie's work in the field of community economic development has extended beyond Charleston. He has consulted with organizations throughout South Carolina, Michigan, Alabama, North Carolina, and Georgia. In 1993, Bernie joined the faculty of the Asset Based Community Development Institute of Northwestern University and is the 1998 recipient of the Vera Pastor Award of the National Orthopsychiatric Association for impacting the quality of life for people of color.

Carolyn Lecque, Family Services, Inc., Charleston, SC

Carolyn has been an employee of Family Services, Inc. for more than 5 Years. She is a licensed and certified Credit Counselor and a certified Housing Counselor and is a licensed and certified Consumer Credit Counselor. Ms. Lecque's duties include facilitating financial literacy workshops, bankruptcy counseling sessions and First time Homebuyer workshops.

Ms. Lecque is currently an area representative for the South Carolina Foreclosure Task Force, an initiative funded by NeighborWorks America, a congressionally chartered agency that promotes community development. The Task Force works with South Carolina homeowners whose homes may be at risk for foreclosure.

In the role as area representative, Ms. Lecque serves as a trainer and mentor for agencies and individuals who facilitate default clinics for the SC Foreclosure Task Force.

Stephen Suggs, Litigation Director, SC Applesseed Justice Center

Stephen graduated from the USC School of Law in 1999. During law school he was an officer of the Student Trial Lawyers and a member of the Moot Court Bar. Upon graduation he joined the law firm of Suggs & Kelly, P.A. as an associate working primarily on automobile accident and premises liability litigation. As the firm grew, his practice shifted to Medical Malpractice, Pharmaceutical litigation and Products Liability. In 2004, he joined Janet, Jenner & Suggs in the Medical Malpractice Litigation Section as an associate in the Columbia office.

He has served on the New Lawyers Division Board of Governors of ATLA and coached the University of South Carolina Trial Team in ATLA's national trial competition. In 2008, he joined SC Applesseed Legal Justice Center as litigation director.

Andrew Radeker, Attorney, James C. Harrison, Jr., P. A. Law Firm

Drew Radeker practices law in Columbia with the firm of James C. Harrison, Jr., P.A., a general practice with an emphasis in the areas of property-based litigation and debt collection, representing both plaintiffs and defendants. He was admitted to the South Carolina Bar on November 14, 2005, and is admitted to practice before the United States District Court of South Carolina. While in law school at the University of South Carolina, he was Associate Justice of Research and Writing for the Moot Court Bar, was on the staff of the Southeastern Environmental Law Journal, and represented children in delinquency matters in the Juvenile Justice Clinic. Drew had the honor and pleasure of authoring an *amicus curiae* brief in Doe Law Firm v. Richardson, an action in the South Carolina Supreme Court's original jurisdiction concerning whether certain activity constituted the unauthorized practice of law. He is a member of the South Carolina Bar's Unauthorized Practice of Law Committee and of the South Carolina Association for Justice (formerly the South Carolina Trial Lawyers Association).

Evan Covington Chavez, Director-Residential Development, Self -Help, Durham, NC

Mrs. Covington Chavez has been working in affordable housing development for over twelve years in both the United States and Latin America, developing significant expertise in regard to housing and community development issues. Evan joined Self-Help Community Development Corporation (CDC) in 2003 as President and Director of Residential Development. Self-Help CDC builds affordable homes by working with partners to create modern, modestly-priced homes in North Carolina neighborhoods. Under her leadership, the CDC has expanded its presence from one neighborhood in Durham to a total of eight neighborhoods in Charlotte, Durham, Fuquay-Varina, Greensboro, and Goldsboro. In recent years, the CDC has invested \$12.3 million in developing homes throughout North Carolina, many of them for first-time homebuyers.

In her roles as President and Director, Mrs. Covington Chavez guides the operations and expansion of the CDC's home building and sales. She oversees all CDC projects, developing between 15 and 20 homes a year and managing an inventory of over 100 lots for future development.

Prior to her work at Self-Help, Mrs. Covington Chavez worked extensively with Habitat for Humanity International throughout Latin America. She served as the Director of Disaster Response in Venezuela, the Program Advisor in Mexico City, a Program Developer in Paraguay, and a Project Manager in Bolivia. Additionally, she has coordinated and directed cross-cultural training programs for public and private organizations in the United States, enabling better communication between businesses and Latino employees and customers.

Mrs. Covington Chavez has contributed to several organizations throughout her community on housing and community development issues. She currently serves as the Treasurer and Secretary of the Durham Affordable Housing Coalition, and is an active member of both the Housing and Land Allocation Committees of the Southwest Central Durham Quality of Life Project. She has also served on Habitat for Humanity of Wake County's Family Selection Committee, the Campaign for Decent Housing and the Selection Committee for the Director of Housing for Durham City.

Enayat Oliver, Management Consultant, NeighborWorks®, Southern Division

Enayat earned his degree in Financial Management, with a concentration in Real Estate Finance, from Clemson University. He is an experienced mortgage banker, with over 13 years in the mortgage and banking industry. Enayat is currently employed with NeighborWorks America, as a Homeownership Management Consultant, where he is responsible for providing direct homeownership (promotion and preservation) and lending assistance to non-profit network and non-network members and partners.

Prior his employment with NeighborWorks America, Enayat was employed with three large banking and lending institutions included seven years with Prudential Bank and Trust as a member of Prudential Financial's Wealth Management team. His duties included managing the day to day operations of loan production, creating credit policy, and educating Financial Advisors and their clients on debt management strategies.

