

# Washington Metro Area Tenants in Foreclosure Conference

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Fannie Mae Conference Center, Washington D.C

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## Biographies for Presenters, Moderators and Case Study Facilitators

### **Rachael Abramson**

*Litigation Counsel*

*Bierman, Geesing, Ward & Wood, LLC*

Ms. Abramson is litigation counsel and the Managing Attorney of the Maryland Evictions Department at Bierman, Geesing, Ward & Wood, LLC. She regularly defends mortgage lenders, servicers and trustees in contested foreclosure litigation challenges alleging violations of PTFA, HAMP, TILA, RESPA, FDCPA, HOEPA, PHIFA and other consumer protections statutes, as well as common law claims such as fraud, breach of contract and wrongful foreclosure in Maryland and DC. Managing evictions, she advises mortgagees' REO departments on legislative compliance and post-sale issues involving occupants' rights and associated liabilities.

Ms. Abramson was formerly an Associate County Attorney for Prince George's County, Maryland and is a licensed real estate broker in Maryland.

### **Angelyque Campbell**

*Supervisory Policy Analyst,*

*Division of Consumer and Community Affairs*

*The Federal Reserve Board*

Angelyque Campbell is a Supervisory Policy Analyst in the Division of Consumer and Community Affairs at the Federal Reserve Board in Washington, DC. In this role, Ms. Campbell tracks and analyzes the impact of financial services trends and emerging issues on consumer protection. Ms. Campbell previously served as the Senior Manager of Community Affairs at the Federal Reserve Bank of Richmond and a Senior Analyst in Community Affairs at the Federal Reserve Board. Community Affairs is responsible for outreach and analysis projects that address the information, credit and development needs of lower income communities and populations.

Prior to joining the Federal Reserve System, Ms. Campbell served as a Senior Community Development Specialist at the U.S. Department of Housing and Urban Development, where she managed fair housing projects and developed local revitalization strategies for distressed communities. Ms. Campbell also worked in the areas of community reinvestment and consumer protection law for Consumers Union – publisher of *Consumer Reports* magazine, Lawyers' Committee for Civil Rights, Legal Aid of Central Texas, and the Texas Department of Housing and Community Affairs.

Ms. Campbell received her Bachelor's Degree from Southwestern University in Texas and a J.D. and M.P.A. from The University of Texas at Austin. She also earned an Executive M.B.A. from the University of Richmond. Among her volunteer activities, Ms. Campbell serves as an applicant reviewer for the Harry S. Truman Scholarship Foundation, provider of funding to graduate students pursuing careers in the public sector, and a site reviewer for the National Association of Schools of Public Affairs and Administration's Commission on Peer Review and Accreditation. She is also a board member of New Visions, New Ventures, a small business development organization for women based in Richmond, Virginia.

**Miguel J. Gutierrez**

*Director, Alternative REO Dispositions  
Fannie Mae*

Miguel is currently a Director at Fannie Mae responsible for the development, implementation and operation of single family REO rental initiatives including the recently announced Deed-for-Lease™ initiative. Miguel has 17 years of experience in real estate and finance.

Miguel joined Fannie Mae in 2006 to become part of the American Communities Fund and subsequently Community Investments where he managed investment activity in the development and rehabilitation of residential real estate.

Prior to joining Fannie Mae, Miguel was a Vice President with Crescent Heights of America, a leading residential real estate company. At Crescent Heights Miguel was responsible for establishing and operating a mortgage company as well as arranging financing for acquisition and development of residential, commercial and healthcare projects. Miguel's professional career began as a Certified Public Accountant with Reznick Group and KPMG where he specialized in audit services for real estate clients.

**Beth Mellen Harrison**

*Senior Staff Attorney & Director  
Court Based Legal Services Project  
Legal Aid Society of D.C.*

Beth Mellen Harrison has been a Staff Attorney with the Legal Aid Society of D.C. in its Housing Unit since 2005. She represents tenants in eviction suits in D.C. Superior Court and in administrative claims at local agencies. She also assists with housing appeals, agency advocacy, legislative advocacy before the D.C. City Council, and outreach and education efforts. Beth is the Director of the Court-Based Legal Services Project, which staffs a legal services office in Landlord-Tenant Court in D.C. with attorneys from Legal Aid and Bread for the City.

In the past two years, Beth has represented a number of tenants in post-foreclosure properties, defending against eviction suits as well as suing the new owners for their failure to maintain the properties. In one of these cases, she obtained significant sanctions and a stringent consent order against a law firm representing banks in post-foreclosure properties in a case where the bank had repeatedly sued a remaining tenant without any legal or factual basis. Beth also is involved in a number of ongoing efforts in D.C. to educate tenants about their rights following foreclosure and to ensure that real estate agents, property managers, and the new owners comply with their obligations under D.C. law.

Prior to joining Legal Aid, Beth was the Francis D. Murnaghan, Jr. Appellate Advocacy Fellow with the Public Justice Center in Baltimore, working on state and federal appellate cases involving civil rights and poverty law. She also clerked for Judge Catherine C. Blake in the U.S. District Court for the District of Maryland. Beth received her B.A. from Wellesley College and her J.D. from Harvard Law School.

**Rosie Allen-Herring**

*National Director, Community and Charitable Giving  
Fannie Mae*

Rosie Allen-Herring is National Director of Fannie Mae's Office of Community and Charitable Giving where she is responsible for directing and strategically aligning Fannie Mae's corporate philanthropic investments across the country.

Prior to her current role, Rosie was the Senior Deputy Director for Business Development for Fannie Mae's Washington Metropolitan Community Business Center, Senior Manager of Compliance and Regulatory Efforts for the Housing and Community Division's 55 Community Business Centers across the country and Senior Manager of Asset

Servicing. As Senior Deputy Director, she managed the office's \$200 million programmatic investment efforts. As Senior Manager, she and her staff managed Fannie Mae's \$800 Million West Coast and Northeast asset portfolios.

Rosie is a sought after speaker often addressing various groups on business and motivational topics. She speaks to business and community groups on housing, mortgage finance and economic development issues. She has made presentations to audiences including: the Mortgage Bankers Association and other business coalitions and corporations. She has spoken to several foreign delegations benchmarking the United States' Housing Finance System including representatives from Mexico, the Philippines, Russia, South Africa and a myriad of South and Central American Countries.

Rosie is a member of Leadership Greater Washington, Leadership Prince George's, National Association of Female Executives, Delta Sigma Theta Sorority, Inc – (President of the Federal City Alumnae Chapter), life member of the National Black MBA Association and Family Unit Ministry Leader at her church. She is a member of Who's Who, served on the State of Maryland Governor's Housing Commission –Affordable Housing Sub-committee. Rosie also serves on the boards of the DC Chamber of Commerce, Girls Inc of the Washington Metropolitan area, the Non-Profit Roundtable and the Montgomery County Affordable Housing Conference. She has served on the Community Advisory Council of the Greater Prince George's Business Roundtable and the Women's Leadership Group of the Greater Washington Boys & Girls Clubs Board.

Rosie has a Bachelors Degree in Economics from Howard University and holds a Masters Degree in Business. She is a 2008 Life Fellow with the South Africa Centers for Leadership and Public Policy at Duke University/University of Capetown S.A. and is a member of the Executive Leadership Council's 2009 Pipeline Initiative.

### **Matt Hill**

*Staff Attorney*

*Public Justice Center in Baltimore, Md.*

Matt Hill is a staff attorney at the Public Justice Center (PJC) in Baltimore, Md. Matt's primary focus is spearheading the PJC's new initiative to enforce recently enacted state and federal laws that protect tenants when the landlord enters foreclosure. Matt is not new to the PJC or the Maryland public interest community, however. In 2008-2009, he was the Francis D. Murnaghan Appellate Advocacy Fellow at the PJC. In that capacity, Matt represented numerous parties and amici in state and federal court on various poverty law and civil rights issues including: the proper interpretation of the term "disabled" in the Americans with Disabilities Act, the admissibility of "prior bad acts" evidence in an employment discrimination case, the scope of the Eighth Amendment's protection of state inmates, and the enforceability of the new Maryland Protection of Homeowners in Foreclosure Act."

Before coming to the Murnaghan Fellowship, Matt clerked for the Honorable Deborah S. Eyler on the Maryland Court of Special Appeals. Before law school, Matt taught eighth grade at Mother Seton Academy, a school for "at risk" youth in Baltimore City. Prior to teaching, he interned at the Homeless Person's Representation Project promoting the rights of day laborers and working to kill repressive panhandling legislation in Baltimore City.

Matt graduated summa cum laude from Loyola College in Maryland in 2002. He also graduated summa cum laude from American University's Washington College of Law, where he served as Assistant chairperson for the Equal Justice Foundation Executive Board, and a senior member of the American University Law Review. Matt's student comment, "We live not on what we have": Reflections on the Birth of the Civil Rights Test Case Strategy and Its Lessons for Today's Same-sex Marriage Litigation Campaign – regarding the use of the test case strategy by the NAACP in Baltimore in the early 1900's – was selected for publication in the National Black Law Journal, 19 NBLJ 175 (2007). While in law school, Matt interned at the Maryland Legal Aid Bureau working on various aspects of Maryland development law, HUD regulations, and fair housing law. As a member of his law school's Community and Economic Development Clinic, he represented a tenants' organization seeking to purchase and transform their building into a cooperative.

**Ellen Janes**

*Regional Manager for Community Development  
Federal Reserve Bank of Richmond*

Ellen Janes is the Federal Reserve Bank of Richmond’s Regional Manager for Community Development. Based at the Baltimore Branch, she serves Maryland and the District of Columbia as a member of the Federal Reserve’s Community Affairs staff, whose mission is to expand investment and economic opportunity in low- and moderate-income communities.

Prior to joining the Federal Reserve in 2008, Ms. Janes was State Director to U.S. Senator Barbara A. Mikulski. She also served as the Maryland Department of Housing and Community Development’s first Assistant Secretary for Neighborhood Revitalization and helped create a number of Smart Growth initiatives, which remain the State’s core neighborhood revitalization programs, including *Community Legacy*, *Neighborhood Business*, *the Community Investment Tax Credit* and the *Maryland Building Rehabilitation Code*. Ms. Janes was also Executive Director of the Neighborhood Design Center, a non-profit organization that offers the pro bono services of architects, engineers, and other building industry professionals to low- and moderate-income communities.

Ms. Janes has a Master’s Degree in Urban Policy from The Johns Hopkins University and a Bachelor’s Degree from Rutgers University.

**Natalie LeBeau**

*Director of the Tenant Anti-Displacement program  
Housing Counseling Services*

Natalie LeBeau is the Director of the Tenant Anti-Displacement program at Housing Counseling Services in Washington DC. She has directed human rights and housing initiatives in this country and overseas.

**Ashley C. Leigh**

*Broker / Owner / Operator  
Real Property Management Pros*

Mr. Leigh owns and operates Real Property Management Pros located in Northern Virginia. Mr. Leigh’s property management team has three office locations within Northern Virginia that services their clients; including Fannie Mae. In addition, Mr. Leigh owns and operates a full service real estate brokerage company located in Northern Virginia which operates as “Linton Hall, Realtors.” Linton Hall, Realtors proudly services retail clients with selling and purchasing homes. Within the sales company, Mr. Leigh manages a high volume REO team. The REO team has closed nearly 1,000 REO within the last three years alone. Mr. Leigh’s personal career sales have exceeded well over \$1 billion in production, making him one of America’s most prolific active selling brokers.

Mr. Leigh was born and raised in Northern Virginia. Mr. Leigh was educated at James Madison University receiving a B.B.A with a concentration in real estate finance. He is married with four children. He enjoys outdoor activities such as hunting and fishing.

**Dipti Pidikiti-Smith**

*Staff Attorney  
Legal Services of Northern Virginia*

Dipti Pidikiti-Smith is a staff attorney with the Legal Services of Northern Virginia (LSNV) where she works on housing and consumer issues. Her work includes representing clients in hearings to prevent eviction from private and federally subsidized housing, providing legal advice and housing counseling to prevent foreclosure, and filing

affirmative cases for clients who have been the victims of predatory lending. Prior to joining LSNV, she worked as policy research associate at Living Cities, a collaborative of 22 foundations and financial institutions that focus on improving the lives of low-income people and the urban areas in which they live. Also, she served as a law clerk at the District of Columbia Superior Court. Dipti is a graduate of Temple University and the University of the District of Columbia – David A. Clarke School of Law.

**David Rammler**

*Director of Government Relations  
National Housing Law Project*

David T. Rammler is an attorney and the Director of Government Relations at the Washington, D.C. office of the National Housing Law Project, a national nonprofit housing law and advocacy center. NHLP has worked for over 40 years to advance housing justice for low-income people through legislative and regulatory analysis and advocacy and by providing legal advice and assistance to attorneys, paralegals and tenant leaders. Prior to joining the NHLP, Mr. Rammler represented tenants and tenant associations as both a private attorney and on behalf of non-profit organizations for over 15 years and as a legal services managing attorney specializing in federal housing law for 8 years. He has helped organize and participated as an officer and board member of a number of tenant advocate and community development corporations.

**James L. Scruggs**

*Managing Attorney  
Legal Services of Northern Virginia*

Mr. James Scruggs received his Juris Doctorate from the William and Mary Marshall-Wythe School of Law in 1994. He has been working as a legal services attorney since 1996, first at Virginia Legal Aid Society and currently at Legal Services of Northern Virginia (LSNV). His work focuses primarily on housing and consumer law issues. He is currently the manager of LSNV's largest branch office, in Fairfax Virginia. He has helped LSNV establish the Foreclosure Legal Assistance Project and trained LSNV's housing and consumer attorneys on foreclosure issues and defenses, as well as conducting several CLEs to train pro-bono attorneys.

**Marian Siegel**

*Executive Director  
Housing Counseling Service, Inc*

Marian Siegel is the Executive Director of Housing Counseling Services, Inc. (HCS). HCS is a non-profit agency founded in 1972 to provide training, counseling, advocacy and technical assistance to low and moderate-income tenants, homeowners, homebuyers and the homeless throughout the DC metropolitan area. As a direct service agency, HCS serves more than 10,000 households each year in meeting crucial housing needs.

At HCS since 1987, Marian has developed and implemented creative programs that respond to changing markets by increasing housing opportunities for low and moderate-income families. She has worked closely with area non-profits, businesses, professional partners, and government agencies to create programs, policies and procedures focused on empowering low and moderate-income families to develop the essential skills and take the necessary steps to secure affordable, appropriate and enduring housing.

Partnership awards in 2009 from the DC Legal Aid Society and Bread for the City recognized HCS as a leading agency working to preserve affordable housing, prevent displacement and seek long-term housing solutions for tenants. HCS's work in foreclosure prevention has been recognized by many in the region as invaluable in meeting the great need.

Marian has served on a number of boards and steering committees including the new Capital Area Foreclosure Network.

In her previous lives Marian received a B.A. in Housing Policy from Hampshire College, completed the coursework for her Masters of Science in Consumer and Housing Economics from Cornell University (her thesis on Limited Equity Housing was never completed once “real” work at HCS began!), worked and interned in a variety of housing related positions including the Governor’s Office of Constituent Services in Massachusetts, the Housing Allowance Program in Springfield, MA and Neighborhood Housing Services in Ithaca, NY, and she managed a craft cooperative in Ithaca, New York.

**Richard M. Todd**

*Vice President*

*Federal Reserve Bank of Minneapolis*

Richard M. Todd is a Vice President of the Federal Reserve Bank of Minneapolis, with responsibilities for Community Affairs, Banking and Policy Studies, and economic and monetary policy analysis. He has also served at the Bank as an economist in the Research Department, as the Bank’s discount window and payments systems risk officer, and as an officer in Information Technology. Dr. Todd has published articles on the economics of homeownership, poverty, financial education and counseling, monetary policy, business cycles, financial regulation, forecasting, and seasonality and has taught as an adjunct professor at the University of Minnesota, the University of St. Thomas, the Warsaw School of Economics, and Macalester College. He is currently on the board of the Minnesota Council on Economic Education and the North Central Regional Center for Rural Development. He holds a Ph. D. in Agricultural and Applied Economics from the University of Minnesota.

**Jennafer Dorfman Wagner**

*Affordable Housing Initiative*

*Washington Legal Clinic for the Homeless*

Jennafer Dorfman Wagner joined the Legal Clinic staff in 2008. She previously worked in Wisconsin representing low-income fathers in paternity court, and in California representing persons with mental health and developmental disabilities in patients rights and housing rights matters. She also worked in New Jersey supporting litigation in furtherance of low and very-low income residents’ rights to their fair share of locally available affordable housing.

Jennafer joins Anne Smetak in the Affordable Housing Initiative which focuses on preserving and expanding the supply of affordable and subsidized housing for low-income residents of the District of Columbia. She represents tenant associations in affordable housing preservation cases and low-income tenants in eviction proceedings that arise out of building-wide issues. She advocates with various D.C. government agencies for the creation and preservation of affordable housing. She also conducts trainings on the rights of tenants and tenant associations.