

Session Agenda for October 13, 2011

2:00 pm ET Welcome / Introductions

- **Melody Nava**, Regional Manager, Community Development, Federal Reserve Bank of San Francisco

2:05 pm ET What is Foreclosure Recovery?

- **Lena Robinson**, Regional Manager, Community Development, Federal Reserve Bank of San Francisco

This session will provide participants with a general overview of the range of issues that households and communities may face after foreclosure in addition to a presentation on some of the key elements involved with the multifaceted process of foreclosure recovery.

2:15 pm ET The Impact of Foreclosure on Credit Scores

- **Frederic Huynh**, Principal Scientist, FICO

This session will share information on the impact that foreclosure and other credit disruptions may have on an individual's credit score and will feature a discussion of the estimated time to rebuild one's credit history.

2:30 pm ET The Process and Pitfalls of Credit Rebuilding

- **Joy Thormodsgard**, Director, SurePath Credit Counseling

This session will feature the perspective of an industry veteran who will provide insights into the credit counseling industry and share information about the tools available to consumers to address credit rebuilding.

2:45 pm ET Engaging Employers in Financial Recovery

- **Jonathan Harrison**, CEO, Emerge

This session will present a workplace based solution to financial stress that offers access to short-term credit within a holistic financial wellness program.

3:00 pm ET Audience Q&A session

This session will provide audience members with the chance to ask questions of the session presenters on today's topic.

3:15 pm ET Wrap-Up