

# How to Market & Sell Previously Foreclosed Homes for Sustainable Homeownership

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## **ABOUT THE PRESENTERS**

### ***Panel I: Mortgage Products and Homebuyer Financing Programs***

#### **Anita Olson - Department of Housing and Urban Development (HUD)**

Anita Olson has over 20 years of experience at HUD where she has oversight for programs and products that include Single Family FHA-insured loan origination, loan servicing, default/foreclosure prevention, HUD approved Housing Counseling Agencies, buying/selling HUD Homes, Home Equity Conversion Mortgages (HECM), and educational/training outreach activities. Anita is a Minnesota Mortgage Foreclosure Prevention Specialist and FHA Loss Mitigation Specialist.

#### **Eric Otterness - Lake Area Bank**

Eric Otterness has over 30 years of experience in the real estate industry, working first as a carpenter then a realtor, before becoming a mortgage banker in 1995. Specializing in products for first time home buyers, Eric is an expert on subsidized loan programs and down payment assistance available to families in Minnesota.

#### **Brian Warhol - Wells Fargo Home Mortgage**

Brian Warhol has been with Wells Fargo for 35 years. The last 5 years he has worked solely with the Purchase & Renovate program.

#### **Devon Pohlman - Minnesota Housing**

Devon Pohlman works with first-time homebuyer programs at Minnesota Housing. Prior to joining Minnesota Housing, Devon worked as a Community Affairs Specialist at the Federal Reserve Bank of Minneapolis and as a Financial and Program Analyst with the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund in Washington D.C.

#### **Gary Beatty - Greater Metropolitan Housing Corp**

Mr. Beatty has over 30 years of banking and lending experience. The majority of this time has been in the mortgage lending area working in production, underwriting/appraisals, product development, operations, and marketing. Mr. Beatty has worked as a consultant for Neighbor Works of America, Fannie Mae, LISC, and a number of non-profit community development organizations.

#### **Moderator - Missy Staples Thompson**

Missy Staples Thompson has been a leader in the field of housing finance and community development for almost thirty years. As director of Fannie Mae's Minnesota Community

Business Center she oversaw the successful implementation of a seven year \$25 billion investment plan and co-convened the Governor's Emerging Markets Homeownership Initiative designed to increase minority ownership in the state.

Prior to joining Fannie Mae, Ms. Thompson was president of Thompson Associates, a real estate marketing, sales and consulting firm she founded in 1987. The group specializes in developing and implementing education and finance programs, with a special focus on reaching underserved markets. Prior to launching her own firm, Ms. Thompson was vice president of Brighton Development Corporation.

Ms. Thompson is actively involved in community activities and currently serves on the boards of several organizations including the Minneapolis College of Art and Design, the Minnesota Historical Society, and Minneapolis Empowerment Zone. She is also a member of the Minnesota Women's Economic Roundtable.

Twin Cities Business selected her as a "Top Woman Changemaker", and she has been honored as a "Top Woman in Finance" by the newspaper Finance and Commerce.

She received her bachelor's degree in political science from Macalester College, was a Humphrey Fellow at the University of Minnesota, and has attended the Kennedy School of Government at Harvard University.

## ***Panel II: Marketing Neighborhoods & Homes for Long-Term Success***

### **Jill Kiener - The Northside Home Fund**

Jill Kiener is the Coordinating Consultant to the Northside Home Fund. The Northside Home Fund is a partnership between North Minneapolis neighborhood organizations, the City of Minneapolis, nonprofit housing and homeownership organizations, other governmental and enforcement agencies, community development organizations, private housing developers, and financial institutions. The Northside Home Fund's mission is to support safe, vibrant, and sustainable communities in North Minneapolis. Specific components of the Northside Home Fund's work include the redevelopment of vacant and boarded homes, community outreach and organizing, the administration of a health impact assessment survey, foreclosure prevention, and the establishment of a development partnership to identify and implement residential development opportunities within priority cluster areas.

Prior to her work for the Northside Home Fund, Jill worked for U.S. Senator Mark Dayton on policy, outreach and constituent services in the areas of housing, transportation, education, small business and environmental issues.

**Stephanie Gruver - Greater Metropolitan Housing Corp.**

Ms. Gruver facilitates the marketing and project coordination for GMHC's housing initiatives in North Minneapolis. In her 11 years of volunteer work in the Camden area of North Minneapolis, Ms. Gruver has worked on many neighborhood projects, including the Camden Real Estate Tours, the Clean & Green programs, Holiday on 44th, Antiques in the Park, and the Camden Old House Club. She was named Volunteer of the Year by the Webber Camden Neighborhood Organization in 2005.

**Mark Anderson - City of Minneapolis, Community Planning & Economic Development**

Mark Anderson has worked for the City of Minneapolis for over 34 years serving in various capacities from a community finance counselor at the beginning to manager of the City's entire single family mortgage revenue bond and home improvement lending programs. During Mark's tenure, Minneapolis has originated close to \$1 billion worth of mortgage and home improvements loans. He now oversees an area that not only covers the single family MRB and home improvement programs, but also monitors in excess of \$300 million worth of multifamily and business contracts and loan agreements. Mark also serves as Minneapolis' Executive Director of the Minneapolis-Saint Paul Housing Finance Board. An important priority on Mark's agenda these days is solutions to the prevention of future predatory lending as well as finding or expanding ways to help neighborhoods already impacted by high foreclosure rates.

**Lisa Onken - Southwest Minnesota Housing Partnership (SWMHP)**

Lisa has been employed with the SWMHP for 15 years and is currently serving as the Director of Real Estate Development. Her history with the organization has seen her involvement in project/program planning, underwriting, financing, processing, grant writing and more. She currently leads a majority of the work managing multifamily underwriting and processing, including the execution of larger real estate transactions. Her roots with the organization were to launch a now successful homebuyer services program, which includes pre-purchase education, counseling and foreclosure prevention. The SWMHP provides technical housing services to its customers in over 30 counties of Southwest and Southern Minnesota in the areas of single family development, multi-family development, housing preservation, community development planning and home buyer services. During its 16 years of operation, SWMHP has developed, rehabilitated or financed over 5,200 units and has brought over \$260,000,000 to the region. Ms. Onken's previous program administration and management experience has been with both the Job Training and the YMCA. She attended the University of Minnesota – Twin Cities, obtaining a BA degree in Criminology and a minor in Spanish. Ms. Onken is also a licensed Realtor.

**Jason Stockwell - RE/MAX Results**

Jason is the founder of the [www.JasonStockwell.com](http://www.JasonStockwell.com) Team - RE/MAX Results specializing in foreclosures and short sales. Jason graduated with a BA in Financial Economics from Gustavus Adolphus College. He has been with RE/MAX since 2003. Mr. Stockwell is a member of Twin Cities Rotaract an international organization affiliated with Rotary International. Mr. Stockwell is fluent in Spanish. Jason has contracts to list and sell REO's for Bank of America, Fannie Mae, and Indymac Bank.

**Moderator – Warren Hanson, President and Chief Executive Officer**

Mr. Hanson brings over 30 years of community development, public administration and finance experience to Greater Minnesota Housing Fund (GMHF). He has served as President and CEO of (GMHF) since its start-up in 1996, initially working with The McKnight Foundation and Blandin Foundation to plan and capitalize GMHF as Minnesota's largest rural community development finance institution. He works closely with the board to set priorities, and with state and local government and nonprofits to identify programs and strategies for meeting the community development needs of Greater Minnesota. Prior to GMHF, Mr. Hanson was President of Regional Strategies, Inc, which assisted foundations and local governments with planning and financing economic development projects throughout Minnesota. Mr. Hanson was director of Riverfront Development and Neighborhood Development for the City of St. Paul for eight years, and is the co-founder of the Community Reinvestment Fund (CRF), a national secondary market entity for community development lenders. From 1978 to 1987, Mr. Hanson was director of economic development for West Bank Community Development Corporation, which redeveloped the Cedar Riverside Urban Renewal area of Minneapolis. Mr. Hanson holds a Masters of Science Degree in City and Regional Planning from the Pratt Institute, New York.

**ABOUT THE MINNESOTA FORECLOSURE PARTNERS COUNCIL**

The goal of the Minnesota Foreclosure Partners Council in Minnesota is to identify, fund, and implement coordinated statewide policies and programs that effectively address the impact of the recent surge in mortgage foreclosures on families, neighborhoods, and communities. Members and other partners take specific, innovative, and collaborative actions including changes in policies and practices and the provision of resources.

For more information on the Minnesota Foreclosure Partners Council and other foreclosure recovery trainings, please visit: [www.mnforeclosurerecovery.org](http://www.mnforeclosurerecovery.org).