

Speaker Bios

Jill Alverson

County Auditor/Treasurer, Hennepin County

Jill Alverson is the Hennepin County Auditor/Treasurer. Ms. Alverson assumed this role in July 2006 after serving as the County's Director of Purchasing for six years. Prior to her current position, Ms. Alverson served in a variety of managerial roles in the Human Services area at Hennepin County. As the County's Auditor/Treasurer, Ms. Alverson has responsibility for the following County functions: County Recorder's Office, Property Tax, Tax Delinquencies, Licensing/ Service Centers, GIS Mapping, Surveyor's Office, and Elections. Ms. Alverson holds a bachelor's degree in Political Science and master's degree in Public Administration from the University of Wisconsin-Madison.

Cecile Bedor

Director of Planning and Economic Development, City of St. Paul

Mayor Chris Coleman appointed Cecile Bedor as the Director of Planning and Economic Development for the city of St. Paul in 2006. Ms. Bedor also serves as the Executive Director for St. Paul's Housing and Redevelopment Authority. These positions include responsibility for implementing and administering the City's participation in housing development, economic development, small business lending, home rehab lending, mortgage foreclosure prevention programs, emergency shelter grant programs, the Neighborhood Sales Tax program, the Cultural Sales Tax program, and the Parking and Transit program. Prior to working for the city of St. Paul, Ms. Bedor was the Director of Partnership and Development for the Minneapolis Public Library and an Acquisitions Manager for the National Equity Fund.

Ms. Bedor holds a Masters degree in Public Affairs from the Hubert H. Humphrey Institute of Public Affairs at the University of Minnesota, has received numerous honors and awards for her professional work, and is active in the community as a nonprofit board member and volunteer.

Naomi Bierma

Assistant Vice President, Wells Fargo Home Mortgage

Naomi Bierma is an Assistant Vice President of Default Retention Operations at Wells Fargo Home Mortgage. Naomi is currently managing the default servicing division's investor audits, overviews and rating agency examinations. As one of the leaders of the Default Information Management and Analytics team, one of Naomi's primary roles is to foster the preservation of home ownership by strengthening partnerships through the utilization of analytics. Naomi joined Wells Fargo Home Mortgage in 1996 and has managed loss mitigation and compliance teams specializing in short sales, modifications and fraud detection/prevention. Prior to 1996, Naomi held a Colorado Realtor License, was a member of the Colorado and National Association of Realtors and managed a California based Savings and Loan.

Donald Brewster

Senior Vice President and General Counsel, Origen Financial, Inc.

Donald Brewster joined Origen Financial, Inc. in May of 2004 and serves as Senior Vice President and General Counsel. Mr. Brewster has worked in the housing finance industry exclusively over the past fifteen years in the legal departments of Freddie Mac, GMAC/RFC and Countrywide Home Loans. Mr. Brewster's primary expertise is the regulatory aspects of consumer financial services and State and Federal Legislative and Administrative Agency relations. In addition to his consumer finance regulatory practice, Mr. Brewster's experience includes several years of private practice in Los Angeles in the fields of mortgage revenue bonds, bankruptcy, and securities.

Mr. Brewster is a graduate of Stanford University and the University of Minnesota Law School. He is a member of the Association of Corporate Counsel, and the American Bar Association's Consumer Financial Services Committee (where he served as chair of the RESPA sub-committee from 1998-2002). Mr. Brewster is a frequent lecturer to state and national trade groups and professional associations on various consumer finance industry and electronic commerce topics. Mr. Brewster has also served as Adjunct Professor of Law at the University of Minnesota Law School where he taught advanced coursework on consumer finance and electronic commerce topics.

Ann Burkhart

Curtis Bradbury Kellar Professor, University of Minnesota Law School

Professor Ann Burkhart is an expert in the area of real estate law. She teaches property law, real estate finance and development, land use planning, and contemporary property law. She has received the Stanley V. Kinyon Teaching and Counseling Award three times.

Professor Burkhart received B.S. and M.S. degrees from Purdue University. She graduated, *magna cum laude*, from the University of Illinois College of Law, where she was Lead Note and Comments Editor of the University Law Review and a member of the Order of the Coif. After graduating from law school, Professor Burkhart clerked for the Honorable James C. Hill of the United States Court of Appeals for the Eleventh Circuit. She then practiced law with Sidney & Austin in Chicago and Alston & Bird in Atlanta. She joined the University of Minnesota Law School faculty in 1982 and was the Julius E. Davis Professor of Law for 2002-2003. She served as the Law School's Associated Dean for Academic Affairs from 1989 to 1991. Professor Burkhart is a member of the American Law Institute and was an Adviser for the Restatement (Third) of Property-Security (Mortgages). She also is a member of the American College of Real Estate Lawyers and a Fellow of the American Bar Foundation. Professor Burkhart has been a visiting professor at UCLA School of Law, Uppsala University College of Law in Sweden, and Christian-Albrechts University in Germany.

Prentiss Cox

Associate Professor, University of Minnesota Law School

Prentiss Cox is an Associate Professor of Clinical Law at the University of Minnesota Law School. Until July 2005, Mr. Cox was an Assistant Attorney General and Manager of the Consumer Enforcement Division in the Minnesota Attorney General's Office. Mr. Cox has prosecuted numerous cases involving predatory lending, telemarketing fraud and deceptive sales practices, and he has drafted and successfully lobbied for numerous consumer protection laws and regulations at both the state and federal level, including several Minnesota laws related to mortgage lending and foreclosure.

Will Craig

Associate Director, Center for Urban and Regional Affairs, University of Minnesota

Will Craig is the Associate Director for the Center of Urban and Regional Affairs (CURA) at the University of Minnesota. As CURA's associate director, Dr. Craig is the principal investigator on many CURA projects, is the organization's in-house methodology expert, and is a conduit to University of Minnesota faculty expertise. In addition, he is a leading figure in the world of geographic information systems (GIS), has a broad interest in public policy research, and serves on various local, state, and national bodies. Craig's areas of expertise include the environment and energy, geographic information systems (GIS), housing, land use and demography.

Will holds a Ph.D. in geography, and completed supporting work in economics and statistics. In addition to his work with CURA, he is adjunct professor in the Department of Geography.

Jim Davnie

Representative, Minnesota House of Representatives

First elected in 2000 to represent House District 62A (South Minneapolis), State Representative Jim Davnie is one of the leading voices for progressive issues in the Minnesota Legislature. As the chair of the House Labor and Consumer Protection Committee, he has authored groundbreaking consumer protection laws that help protect against the growing threat of identity theft and predatory lenders.

A middle school and high school social studies teacher for the past 15 years, Jim has been a passionate advocate for public schools. He currently serves on the Education Finance Committee and the Disparities in Student Support and Services Subcommittee of the E-12 Policy Committee. As a member of the House Tax Committee, Jim has been a strong voice for greater tax fairness. He has been active in arguing for restoring local government aid to provide property tax relief for homeowners and services for all citizens. He has led the fight to protect the Renters Credit, providing relief for renters paying property taxes through their rent and has advocated for closing tax loopholes that allow corporations to not pay their fair share of taxes.

In addition to serving in the Legislature, Jim has served on the Board of the Green Institute; a community development organization that focuses on environmental leadership, and currently serves on the board of African Health Action. AHA does outreach and counseling on HIV/AIDS to the growing African born population of Minnesota. Jim also serves on the Advisory Board of Lutheran Social Service's Personal Finance Center, which provides personal finance education, tax preparation assistance, and matched Family Savings Accounts to low income Hennepin County families.

Jim has lived in south Minneapolis for over 20 years. He and his wife, Cara Letofsky, and their two children reside in the Cooper neighborhood.

Gail Dorfman

Commissioner, Hennepin County

Gail Dorfman was first elected Hennepin County Commissioner in March of 1999. She currently serves as Vice Chair of the County Board, and chairs the Housing and Redevelopment Authority and the Community Health Committee. Commissioner Dorfman has taken a lead in responding to the need for dignified shelter and housing. She was instrumental in establishing County funding for affordable housing and bringing Project Homeless Connect to Minneapolis. Last year, she co-chaired the Commission that developed "Heading Home Hennepin: A Ten-Year plan to End Homelessness in Minneapolis and Hennepin County."

This year, as the foreclosure crisis began to threaten our community, Commissioner Dorfman led efforts to support expanded foreclosure counseling and established the Hennepin County Foreclosure Task Force to analyze the County's role in response to this crisis.

Prior to her election to the County Board, Commissioner Dorfman served as a City Council Member and Mayor of St. Louis Park. She holds a Masters degree in Public Administration from the Kennedy School of Government at Harvard.

Karen Duggleby

Director of Research and Program Evaluation, Home Ownership Center

Karen Duggleby, Director of Research and Program Evaluation for the Homeownership Center, oversees the organization's evaluation efforts, including providing training and technical assistance to providers on the use of CounselorMax reporting software, directing the three-month follow-up survey for Home Stretch and publishing annual reports on Home Stretch and the Foreclosure Prevention Assistance

Program. Before coming to the Home Ownership Center, Ms. Duggleby worked as the evaluation coordinator for the Minnesota Department of Human Services, Disability Services Division. Ms. Duggleby is an experienced trainer and researcher and holds a Masters degree in Social Work from the University of Minnesota

Bryan Esenberg

NeighborHomes Manager, Neighborhood Housing Services Redevelopment Corporation of Chicago

Bryan Esenberg joined Neighborhood Housing Services Redevelopment Corporation (NHSRC) in the fall of 2006. As NeighborHomes Manager, Bryan is responsible for the acquisition, construction and sales of NHSRC's rehabbed homes. Bryan also oversees the Trouble Buildings Initiative Two program and has helped grow receivership to over 100 active cases and over \$1 million dollars in activity. NHSRC is a non-profit developer of affordable housing in Chicago, building and selling over 50 new construction and rehabbed homes per year. Prior joining NHSRC, Bryan worked for the Japan External Trade Organization [JETRO], providing site location assistance to US companies expanding their business to Japan. Bryan holds a B.A. in Economics from Indiana University and a M.A. in Real Estate from the University of Illinois, Chicago.

Frank Ford

Senior Vice President For Research & Development, Neighborhood Progress, Inc.

Frank Ford is Senior Vice President For Research & Development at Neighborhood Progress, Inc. (NPI) where he directs NPI's Land Assembly, Vacant Property Reform and Foreclosure Prevention Initiatives. Mr. Ford is a licensed attorney with 30 years experience in community development. His work with communities has included community organizing, housing development, commercial retail development, employment programs, organizational development, human capital development and applied research. From 1991 through 1998, Mr. Ford was Associate Director for Urban Programs at the Colorado Center for Community Development at the University of Colorado at Denver where he taught community development and conducted applied research. A mortgage lending research study conducted by Mr. Ford was the subject of a news story aired by Tom Brokaw, NBC Nightly News on April 4, 1993. In addition, Mr. Ford published one of the first studies in the U.S. to document racial disparities in lending to small businesses – this study was cited by Attorney General Janet Reno in her Martin Luther King Day speech in Birmingham, Alabama in 1997. From 1986 through 1990, Mr. Ford served as Executive Director of the Union-Miles Development Corporation (UMDC), a community organization in Cleveland, Ohio. In 1986, he litigated the first case under Ohio's newly enacted vacant property Receivership Law. Mr. Ford graduated from Kenyon College with a Bachelor of Arts Degree in English, and received his Juris Doctor Degree from Case Western Reserve University School of Law.

Tom Fulton

President, Family Housing Fund

Tom Fulton has been the President of the Family Housing Fund since its creation in 1980. The Fund is a private, non-profit organization whose mission is to preserve and expand quality affordable housing for families with low and moderate incomes in the seven county metropolitan area of Minneapolis and Saint Paul. Under Tom Fulton's leadership, the Family Housing Fund and its partners have helped to create nearly 30,000 affordable housing units for low- and moderate-income families over the past 25 years. The Fund supports the cities of Minneapolis and Saint Paul, the Metropolitan Council, and the Minnesota Housing Finance Agency in their efforts to preserve and expand the region's supply of affordable housing. Mr. Fulton is a graduate of the University of Minnesota master's degree program in Public Administration. He has worked in the housing and community development field for 31 years. Prior to working at the Fund, Tom was Deputy Director for Planning and Administration at the Minneapolis Housing and Redevelopment Authority.

Michael Grover

Project Director, Federal Reserve Bank of Minneapolis

Michael Grover is a Project Director with the Community Affairs Department at the Federal Reserve Bank of Minneapolis. His research interests focus on housing, homeownership, urban development, and community development corporations. He obtained a Ph.D. in urban studies from the University of Wisconsin at Milwaukee in May of 2004. Michael has a B.A. in history from Saint Cloud State University and an M.A. in American history from the University of Wisconsin at Milwaukee. Before coming to the Federal Reserve Bank of Minneapolis, he was a senior health workforce analyst with the Minnesota Department of Health.

Warren Hanson

President, and CEO, Greater Minnesota Housing Fund

Warren Hanson is the president and CEO of the Greater Minnesota Housing Fund (GMHF). GMHF's mission is to increase the supply of affordable housing in greater Minnesota. The fund serves 80 counties outside the Twin Cities metropolitan area with financing and technical assistance, and emphasizes sustainable development and green building.

Prior to joining GMHF, Mr. Hanson was Neighborhood Development director and Riverfront Development director for the City of Saint Paul, and director of Economic Development for the West Bank Community Development Corporation in Minneapolis. He is a co-founder of the Community Reinvestment Fund (CRF), a national secondary market for non-profit and government loan funds. He holds a Master's Degree in City and Regional Planning from The Pratt Institute, New York.

Linda Higgins

Senator, Minnesota State Senate

Senator Linda Higgins is the Minnesota State Senator for Senate District 58 which includes Downtown and North Minneapolis. Sen. Higgins first took office in the Senate in 1997 and chairs the Senate Public Safety Budget Committee. Sen. Higgins also serves on the Health, Housing, and Family Security Committee; the Judiciary Committee; and as a member on the Finance Committee's Judiciary Budget Division.

Outside of her time at the Minnesota Legislature, Sen. Higgins works for the City of Minneapolis. Prior to her election to the Senate, Sen. Higgins worked as an assistant to Minneapolis City Council Member Joe Biernat. Her previous employment has also included work as an editor on healthcare publications for McGraw-Hill and work at Control Data Corporation in positions ranging from advertising production to editing.

Sen. Higgins' special legislative concerns include public safety, housing, communities of color, elections and health. During the 2007 session, some of her proposed legislation included predatory lending, electronic waste recycling, and public safety prevention measures. Sen. Higgins graduated from Mankato (Minnesota) State College in 1972, with a B.S. in English and a minor in Journalism. She received an A.A. degree from Iowa Lakes Community College (Estherville, Iowa) in 1970.

Brian Houser

Vice President, Wells Fargo Home Mortgage

Brian Houser graduated from The University of North Carolina at Wilmington in 1995 after which he joined Bank of America as Vice President of the Consumer Real Estate division leading data and variation analysis teams as well as filling a credit risk analyst role for underwriting guidelines until 2003. In 2003, Brian joined Wells Fargo Home Mortgage to lead the New Product Development team with

responsibilities to develop new and revamp existing product offerings for Wells Fargo Home Mortgage. Most recently, Brian has joined Wells Fargo Home Mortgage's Default Management and Analytics team with responsibilities that include industry and acquisition analysis and strategies. Brian has held a North Carolina Realtor License as well as been a member of the North Carolina and the National Association of Realtors.

Tara Jackson

Research Director, Philadelphia Neighborhood Information System, University of Pennsylvania

Dr. Tara D. Jackson is the Research Director of the Cartographic Modeling Lab (CML) at the University of Pennsylvania. The CML, a joint venture between Penn's Graduate School of Design and the School of Social Policy & Practice, brings together faculty members and students across disciplines to collaborate on spatial research. The CML specializes in Geographic Information System (GIS) projects, with an emphasis on data integration, application development, and spatial analysis to support policy and social science research.

Dr. Jackson brings more than 15 years of experience researching health, education, and housing policy issues related to residential segregation among racial and ethnic groups and the role of geographic location as a major determinant of social and behavioral outcomes. Her research interests and primary responsibilities include applying Geographic Information Systems (GIS) mapping and spatial analytic capabilities to process, analyze, and model quantitative and qualitative data to examine a wide range of policy topics, such as public safety, social welfare, children and youth, housing, homelessness, the environment, public education, and public health.

Dr. Jackson holds a Ph.D. in Psychology from the University of Michigan.

Kellie Jones

Senior Project Coordinator, City of Minneapolis

Kellie Jones is a Senior Project Coordinator with the City of Minneapolis' Community Planning and Economic Development department. Jones is currently working on the development and implementation of the city's roadmap strategy to re-create a healthy housing market in North Minneapolis and the rest of the city. Previously, Jones was a Community Planner with the city working on several neighborhood revitalization plans and served as an Administrative Analyst in Regulatory Services where she helped build the first Early Warning System for identifying vacant and abandoned properties. While in regulatory services, Jones helped create the city's Problem Properties Unit and helped to lead the effort to implement the new approach to boarded and vacant properties in the city.

Autumn Lubin

President, Yellow Wood Consulting

Autumn Lubin, president of Yellow Wood Consulting, has been involved in designing and managing anti-predatory lending responses in Minnesota for the last several years. Working with the Family Housing Fund, Lubin is the project manager for the Don't Borrow Trouble Minnesota™ campaign, an anti-predatory lending public education campaign. She coordinates the 60-partner task force. Prior to Don't Borrow Trouble, Lubin coordinated the work of the Property Flipping Task Force in Minnesota. Her work with both task forces has included designing and managing the anti-predatory lending responses in Minnesota. That work includes creating a multimedia campaign for both the public and connected industries. The task forces have built a strong public/private, profit/nonprofit partnership whose most recognized achievements are the successful Don't Borrow Trouble campaign and the Home To Stay program, a nearly \$7 million program to help families that were flipped that included a refinance product, a rehabilitation loan and two years of intensive and comprehensive homeownership education and counseling.

Prior to consulting, Lubin worked for the Minnesota Housing Finance Agency (MHFA) as the loan administration supervisor and was responsible for managing a \$2 billion loan portfolio, the development of the statewide foreclosure prevention program and developing relationships between servicers and foreclosure prevention counselors. The last two years she was with MHFA, Lubin was on a mobility assignment to the Home Ownership Center where she facilitated the administrative transfer of the Mortgage Foreclosure Prevention Program from the Family Housing Fund and was involved in the development of the statewide model for delivering pre- and postpurchase education and counseling.

Melissa Manderschied

Attorney, Kennedy & Graven, Chartered

Melissa Manderschied practices at the law firm of Kennedy & Graven, Chartered, in the areas of local government law, land use, government relations, and administrative law. In 1997, Melissa earned a B.A. in International Relations and Political Economy from Centre College in Kentucky. She then enrolled in a Masters of Urban and Regional Planning program at the University of Tennessee, Knoxville, graduating with an M.S.P. degree in 1999.

Prior to beginning her legal education, Melissa served as a research intern for the D.C. non-profit, Resources for the Future. Melissa returned to Minnesota to serve as an AmeriCorps*VISTA, working as an affordable housing organizer at Jewish Community Action. After a year of service, she joined the Metropolitan Council as a Community Relations Specialist and Planner.

In 2006, she received a law degree from William Mitchell College of Law in Saint Paul, Minnesota. During law school, Melissa served on the executive boards of the American Constitution Society, Women's Law School Association, Minnesota State Bar Association – Law School Division, and the College's Curriculum Committee. As a practicing attorney, Melissa remains active with the American Constitution Society. In her free time, Melissa volunteers with the Girl Scouts.

Marcia Moermond

Legislative Hearing Officer and Senior Policy Analyst, City of St. Paul

Marcia Moermond is a senior policy analyst and legislative hearing officer with the Saint Paul City Council, where she has worked since 1994. At the Saint Paul City Council, Marcia specializes in housing, regulation, and crime, and she has become an expert in problem properties, as well as physical and social decline in urban areas. Previously, she worked at the Wisconsin Department of Development on issues related to flood recovery and community development planning. While in Madison, she also earned her M.S. in Urban and Regional Planning at the University of Wisconsin-Madison.

Kris Nelson

Program Director, Center for Urban and Regional Affairs, University of Minnesota

Kris S. Nelson is the Program Director for Neighborhood Planning for Community Revitalization (NPCR) since 1993. NPCR, a program at the Center for Urban and Regional Affairs at the University of Minnesota, supports community initiated applied research projects and capacity building programs in the Twin Cities Metropolitan area. Nine area colleges participate in NPCR. NPCR has worked with over 100 community based organizations in the Twin Cities on issues ranging from affordable housing, economic development to public health. In partnership with other public agencies and community partners, Kris has led the development of innovative web-based GIS mapping programs to provide ready access to data and generate online reports and maps to serve the Twin Cities community development community. Kris also directs the University of Minnesota's Northside Seed Grant Program and has directed a community development program in partnership with the Humphrey Institute to create a new generation of community development leaders. His prior work includes consulting to community

development organizations, serving as executive director for three community development organizations and working as a community planner with the city of Minneapolis. Kris has a Master's degree in Public Affairs from Indiana University and lives in South Minneapolis with his wife and son.

Colleen O'Brien

President, HousingLink

Colleen O'Brien has served since 1999 as president of HousingLink, a Twin Cities clearinghouse for affordable housing information. She has dedicated her career to connecting people to critical information via the effective use of technology.

O'Brien's background includes broad experience in the development and implementation of public/nonprofit technology initiatives, including HousingLink, MinnesotaHelp.info® (an online statewide directory of services), FirstCallNet (an online information and referral service), and the Day One Project (a cross-sector effort to facilitate change for survivors of domestic violence who enter either the health or the human services systems).

O'Brien graduated summa cum laude from Hamline University with a Bachelor of Arts degree in English and Psychology. She is a certified Project Management Professional (PMP).

Laura Smith

Assistant Professor, Macalester College

Laura Smith is an Assistant Professor of Geography at Macalester College in St. Paul, MN, where she teaches courses in urban and regional geography, Geographic Information Systems (GIS), and quantitative research methods. She has developed an Urban GIS seminar in which students collaborate with the Community Affairs Department of the Minneapolis Fed on urban research projects. Her primary research interests lie in the areas of metropolitan housing markets, urban transportation, and American Indian lands and development.

Rachel Smith

Homeownership Coordinator, Dakota County Community Development Agency

Ms. Smith has worked in foreclosure prevention for the past 4 years, and has 10 years of experience with affordable housing issues, specifically in the area of homeownership. She is currently the Homeownership Coordinator for the Dakota County Community Development Agency, responsible for teaching home buyer education and counseling borrowers in foreclosure. Her past employment includes work with Twin Cities Habitat for Humanity as an Ameri*Corps member and as a community organizer with a Minneapolis neighborhood organization during her year as an Ameri*Corps VISTA. Ms. Smith holds a Bachelor of Science in Housing from Iowa State University.

Dick Todd

Vice President, Federal Reserve Bank of Minneapolis

Richard M. Todd is a Vice President in the Supervision, Regulation and Credit Division of the Federal Reserve Bank of Minneapolis, with responsibilities for Community Affairs 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, 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, Minnesota Jump\$tart, and the Working Family Resource Center. He holds a Ph. D. in Agricultural and Applied Economics from the University of Minnesota.

Emily Trenholm

Executive Director, Community Development Council of Greater Memphis

Emily Trenholm is executive director of the Community Development Council of Greater Memphis, a local trade association of community development corporations. CD Council activities include training and technical assistance for community-based organizations; public policy and advocacy programs; and a community lending and homeownership initiative.

Emily has been with the CD Council since 2000. Prior to joining the CD Council, Emily had an 18-year career in corporate marketing and communications. She received an undergraduate degree from Ithaca College and a Master's degree in City and Regional Planning from the University of Memphis. In addition to her work with CD Council, Emily serves on a number of boards, including Memphis Community Development Enterprise, and Community Housing Developers Association of Tennessee. She is also on the steering committee for the newly formed Memphis Regional Design Center.

Daniel Tyson

Attorney, Best & Flanagan, LLP

Daniel Tyson is a member of the real estate and commercial real estate lending law and real estate practice areas of Best & Flanagan, LLP, and practices in the areas of secured transactions, real estate law, commercial and business law. Mr. Tyson has represented state and federally chartered banks and savings institutions and capital markets lenders and has represented those financial clients in areas of real estate mortgage financing, loan workouts and construction financing. He also represents clients in the purchase, sale, leasing and financing of commercial real estate and land use and zoning matters. Mr. Tyson received his J.D. degree from Marquette University Law School.

Mr. Tyson is a real property specialist certified through the Real Property Section of the Minnesota State Bar Association. He is a lecturer and writer for continuing legal education functions and various professional organizations on his areas of practice. Mr. Tyson is a member of the Hennepin County, Minnesota and American Bar Associations. He is also a member of the Real Property Council of the Minnesota State Bar Association. Mr. Tyson, as a volunteer attorney through Volunteer Lawyers Network, Ltd of Hennepin County, has over the past 8 years taken pro bono cases representing low income individual homeowners who have been victims of flipping and predatory lending and the so-called foreclosure rescue scams or equity stripping fraud cases. Mr. Tyson has helped organize a task force of attorneys from private firms, legal aid offices, educational institutions and regulatory agencies to represent these victims on a concerted basis.

Larry Wilford

Attorney, Wilford & Geske

Larry Wilford is an Attorney and Shareholder with Wilford & Geske. His areas of legal practice include banking, mortgage lending, real estate, and creditors' remedies. He received his law degree from the William Mitchell College of Law in 1977 and is certified as a Real Property Law Specialist by the Minnesota State Bar Association. He is active in a number of professional associations, including the Ramsey County and Minnesota State Bar Associations (Bankruptcy and Real Estate Sections), lectures on topics related to real estate and mortgage foreclosures, and has been named "Super Lawyer" by Minnesota Journal of Law & Politics.