



SENATE SPECIAL COMMITTEE ON

AGING

Senator Herb Kohl (D-WI), *Chairman*
Senator Mel Martinez (R-FL), *Ranking Member*
Senator Claire McCaskill (D-MO), *Member*

Reverse Mortgages: Leaving Seniors and Taxpayers on the Hook?
OCHS Senior Center, 975 Pennsylvania, University City, Missouri

Witness Introductions: Panel I

- **Ann Jaedicke** is the Deputy Comptroller for Compliance Policy in the Office of the Comptroller of the Currency (OCC). She is responsible for OCC policy and examination procedures relating to consumer issues and anti-money laundering. Ms. Jaedicke is a member of the Federal Financial Institution Examination Council's Consumer Compliance task force and the Bank Secrecy Act task force. These task forces of U.S. regulators promote policy coordination and the uniform enforcement of laws and regulations. Ms. Jaedicke also sits on the OCC's Enforcement Committee and its National Risk Committee.
- **Mathew Scire** is a Director in GAO's Financial Markets and Community Investment Team. He has almost 30 years of audit experience and currently is responsible for leading GAO's audit work involving housing programs. His teams are focusing on a wide-range of issues, including HUD's reverse mortgage program, Treasury's loan modification efforts, and Public Housing Agencies' use of Recovery Act funds.
- **Anthony Medici** is the Special Agent in Charge at the Criminal Investigation Division, Office of Inspector General, Department of Housing and Urban Development in Washington, DC. Mr. Medici is responsible for oversight, coordination, assessment and analysis of the OIG's Office of Investigation field activities and initiatives throughout the country. He is substantially involved in policy, program and operations issues for the Office of Investigation. He also meets frequently with departmental program managers to discuss issues of mutual concern.



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Witness Introductions: Panel II

- **Daniel E. Claggett** is a staff attorney with Legal Services of Eastern Missouri, Inc. (LSEM), which provides legal aid to low-income clients without charge in matters involving housing, family law, public benefits, consumer rights, immigration and education. His practice focuses primarily upon foreclosure defense and assisting borrowers who have been victims of predatory lending. Mr. Claggett is here today representing the National Consumer Law Center, a non-profit organization specializing in low-income consumer issues.
- **Buz Zeman** is the Director of Housing Options Provided for the Elderly (HOPE) in St. Louis, Missouri. Mr. Zeman has conducted over 3,000 Reverse Mortgage counseling sessions since 1993; supervises other Reverse Mortgage Counselors; teaches Reverse Mortgage training sessions for NeighborWorks America; participated in AARP's Reverse Mortgage Education Project and is a consultant/trainer to the National Council on Aging.
- **Peter Bell** is President of the National Reverse Mortgage Lenders Association (NRMLA), a trade association for lenders involved in the origination and servicing of reverse mortgages. Mr. Bell also serves as the Executive Director of National Aging in Place Council, an organization that brings together various professionals and representatives of companies that provide products and services to help seniors continue to live in their homes as they age. Mr. Bell has served on numerous housing industry committees and HUD task forces and has testified before Congress on aging, housing and tax issues.
- **Mary Heinzer** (*Invited*)