

**St. Louis Association of REALTORS®**

**Equal Opportunity/Cultural  
Diversity Committee**



**Seminar on Foreclosure  
September 5<sup>th</sup>, 2008**



**EQUAL HOUSING  
OPPORTUNITY**

St. Louis Association of REALTORS® Diversity Committee  
Presents a Seminar on Foreclosure:

I. Introduction of Panelists and Honored Guests,

*Nelson Wright, Chairman, St. Louis Association of REALTORS®  
Diversity Committee*

II. Panelists

- a. Foreclosure Nationwide: What federal options do you have?  
*Congressman William “Lacy” Clay, United States Congress*
- b. Foreclosures in St. Louis County  
*Garry Earls, P.E., Chief Operating Officer, St. Louis County*
- c. Options for Consumers: How to intervene  
*Eric Madkins, Director of Housing and Foreclosure Intervention,  
Urban League*
- d. Foreclosures in the City of St. Louis  
*Alderman Steve Conway*
- e. Missouri Foreclosure Prevention  
*Chris Krehmeyer, President and CEO, Beyond Housing*
- f. Working with your Lender: How to help  
*Ruth Battle, Paramount Mortgage*

III. Question and Answer Session

*Facilitated by Nate Johnson, Chair, Missouri Association of  
REALTORS® Diversity Committee*

IV. Closing Remarks

*Nelson Wright, Chair, St. Louis Association of REALTORS® Diversity  
Committee*

*For more information on becoming involved in the St. Louis Association of REALTORS®  
Diversity Committee, please contact the Legislative Department at 314-576-0033  
or by email, [mwest@stlrealtors.com](mailto:mwest@stlrealtors.com).*



**Congressman William “Lacy” Clay** was first elected to the U.S. House of Representatives in 2000, succeeding his father, Honorable Bill Clay. Congressman Clay is the Chairman of the House Subcommittee on Information Policy, Census and National Archives. Mr. Clay also serves on the full Oversight and Government Reform committee, which has major oversight responsibilities for the operations of the Federal Government. In addition, Congressman Clay also serves on the powerful Financial Services Committee, which has broad jurisdiction over banking, insurance, investment firms, pensions, consumer credit and capital markets. In Congress, Clay has become a recognized leader in helping minority and low-income families create wealth through home ownership. A native St. Louisan, Congressman Clay attended the University of Maryland, and later attended Harvard University’s John F. Kennedy School of Government.



**Garry W. Earls, P.E.** has been the Chief Operating Officer for St. Louis County Government since April 2007. Prior to becoming the COO, Mr. Earls served as the Director of Highways and Traffic since 2004, and was appointed the Director of Public Works for St. Louis County in 1999. Mr. Earls is responsible for the day-to-day operations of the county government, provides municipal and county level government services to land area in excess of 500 square miles and a population in excess of 1 million people. Major services included in his responsibilities: police protection, health care, construction code enforcement, tax assessment and collection, real estate records, planning and zoning, parks and recreation, public building construction, and numerous others. Mr. Earls holds a Masters Degree in Industrial and Systems Engineering, plus a Masters in Management. A veteran of the United States Air Force, Mr. Earls retired as a colonel after serving over 26 years in different locations, including as a Public Works Director at four major Air Force Bases – in Thailand, Philippines, New Mexico, and Colorado.

**Eric Madkins** has ten years of housing and community development experience. As an expert in the field, he has provided consulting in the areas of program evaluation, housing and loss prevention/insurance on a national level for several organizations, most notably NeighborWorks America. Mr. Madkins holds several housing certifications from the Freddie Mac Campus, the United States Department of Housing and Urban Development, Roosevelt University’s School of Finance and the NeighborWorks America Training Institute. Currently, Mr. Madkins is Director of Housing and Foreclosure Intervention for the Urban League of Metropolitan St. Louis. He manages programs in the areas of housing and economic empowerment. In addition, Mr. Madkins holds a bachelors degree in Political Science with an emphasis in Public Administration and Public Policy. He also holds Dual Masters degrees in Media Communications/Public Relations and Business Management. When not working, he enjoys spending time with his wife and three kids.



**Alderman Steve Conway** was born and raised in St. Louis. Alderman Conway became interested in politics at a young age because of his Father, James Conway's, involvement in politics as a State Representative, State Senator, and eventually Mayor of the City of St. Louis. Alderman Conway graduated from John Carroll University with a B.S. in accounting, as well as a Juris Doctorate Degree from St. Louis University. In addition to being a licensed and practicing CPA and Attorney, Conway has served as the Alderman of the 8<sup>th</sup> Ward in the City of St. Louis since he was elected in November, 1990. The 8<sup>th</sup> Ward is comprised of all the historical neighborhoods surrounding the Missouri Botanical Gardens. Currently, Alderman Conway serves as the Chairman of the City's Ways and Means Committee, which oversees the \$900 million dollar plus budget.

**Chris Krehmeyer** has served as the President and CEO of Beyond Housing since 1993. Mr. Krehmeyer is the administrator of the day-to-day operations of the not-for-profit community building, housing and social service provider. He supervises over forty five full-time employees in all facets of rental housing with services, community building and NeighborWorks Homeownership Center. Beyond Housing owns over 230 single family homes which are rented to low income families. Mr. Krehmeyer also guides community building activities that include provision of homeownership opportunities, leadership training and opening family support centers. Prior to his work with Beyond Housing, Mr. Krehmeyer worked as a development specialist for the Housing Authority of St. Louis County. With the Housing Authority of St. Louis County, he was the contact administrator for the Authority's portion of St. Louis County's HOME program, which included production of housing for low income households and the newly created Accessible Housing Program. Mr. Krehmeyer serves us on numerous boards and committees, such as: Housing Revitalization Inc. and the National NeighborWorks Association. In addition to his services as a board member, Mr. Krehmeyer has been the recipient of numerous awards, The Open Door Award (EHOC), and Practitioner of the Year (National NeighborWorks Association).



**Ruth Battle** is the Senior Vice President of Paramount Mortgage Company. Ms. Battle has more than 15 years of mortgage experience originating, processing and approving home loans. Ruth has experience in FHA, VA, Conventional, Jumbo and First Time Homebuyer Loans, but her experience is mainly in the processing and approval of home loans to first time homebuyers. Ruth also served as the President of the Mortgage Bankers Association of St. Louis in 2006. Besides her involvement in the Mortgage Bankers, Ruth is an active member in the Association for Professional Mortgage Women, Missouri Housing Lenders' Council, and currently serves as the Affiliate Director for the St. Louis Association of REALTORS®. In addition to her activities within the St. Louis Region, Ruth lends her expertise to help train REALTORS® and other members of the homeownership industry about the mortgage process, underwriting, and understanding mortgage qualifying.

**The St. Louis Association of REALTORS® and the  
Diversity Committee would like to thank our Sponsors:**

***Harry Hilburg, Countrywide Bank***

**&**

***Paramount Mortgage***

**In addition to our Sponsors, a Special Thank You to:**

***Congressman Lacy Clay and His Staff***

***Gary Earls***

***Eric Madkins***

***Alderman Steve Conway***

***Chris Krehmeyer***

***Ruth Battle***

***The Missouri Association of REALTORS® Diversity  
Committee and Terry Murphy***

***The Equal Opportunity/Cultural Diversity Committee***

***St. Louis Association of REALTORS® Education Dept.***



## Sign Me Up for the Equal Opportunity Cultural Diversity Committee Today!

The Equal Opportunity/Cultural Diversity Committee openly discusses concerns regarding diversity and fair housing issues. The committee works closely with the Equal Housing Opportunity Council (EHOC) and the Department of Housing and Urban Development (HUD), as well as other organizations, to help members become more diverse and better educated on the issues. In addition, the Committee also promotes Fair Housing practices of the Association through a variety of activities.

*JOIN TODAY! Fill out the information below and send it back to us!*

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Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Work Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

Email Address \_\_\_\_\_

How long have you been a member of SLAR? \_\_\_\_\_

Previous Association Services (if any)

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Please send information to the Legislative Department at:

[mwest@stlrealtors.com](mailto:mwest@stlrealtors.com) or [mdevereux@stlrealtors.com](mailto:mdevereux@stlrealtors.com)

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