



**Moderator: Ray Brewer**, U.S. Department of Housing and Urban Development (HUD), Field Office Director, Los Angeles, and Acting Field Director, Santa Ana.

**Panelists (L-R):**  
**Heather Peters**, Deputy Secretary for Business Regulation and Housing - California Business, Transportation, and Housing Agency  
**Dawnnesha Smith**, Supervising Investigator - Los Angeles County Department of Consumer Affairs  
**Jennifer Brennan**, Staff Attorney - Federal Trade Commission  
**Greg Smith**, Staff Attorney - Public Counsel  
**Lori Gay**, President and Chief Executive Officer of Los Angeles Neighborhood Housing Services (LA NHS)



**Building Faith Among the Vulnerable:  
 Preventing Foreclosure Rescue and Loan Modification  
 Scams Workshop, July 20, 2010**