



GATE HOUSE
STRATEGIES LLC

Chairman & Founding Partner
Gate House Strategies, LLC

Brian D. Montgomery

Chairman and Founding Partner of Gate House Strategies, LLC

Former Deputy Secretary of the U.S. Department of Housing & Urban Development (HUD)

Former 2x Federal Housing Commissioner-Assistant Secretary of Housing at HUD

Oversaw both the FHA \$1.3 trillion portfolio and Ginnie Mae \$2 trillion portfolio

Managed the day-to-day operations of HUD, nearly 8,000 employees and \$53 billion annual budget, including Disaster

Oversaw historic FHA technology modernization *FHACatalyst*.



GATE HOUSE
STRATEGIES LLC

Proven leadership in:

- Risk management
- Change management
- Technological transformation
- Disaster recovery

**2021 NAMFS Virtual Conference
for Mortgage Field Services
August 18, 2021**



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Who We Are

- We are a team of dedicated, seasoned affordable housing professionals with, collectively, over 100 years of industry experience focused on getting the results you need.
- We are empowered with deep experience in the industry, unmatched knowledge of the policymaking process, and a current perspective on the changing Washington landscape.
- We are trusted advisors in financial services and housing sectors who can open doors, navigate uncharted territory, and strategically take advantage of the changing landscape.



Services

- Mortgage Market Ecosystem
- Public Housing, State, Local, and Tribal Governments
- Strategic Business Development and Technology
- Disaster Recovery
- Litigation Support
- Industry Relations / Strategic Communications



The Market Backdrop: the Urgency of the Moment

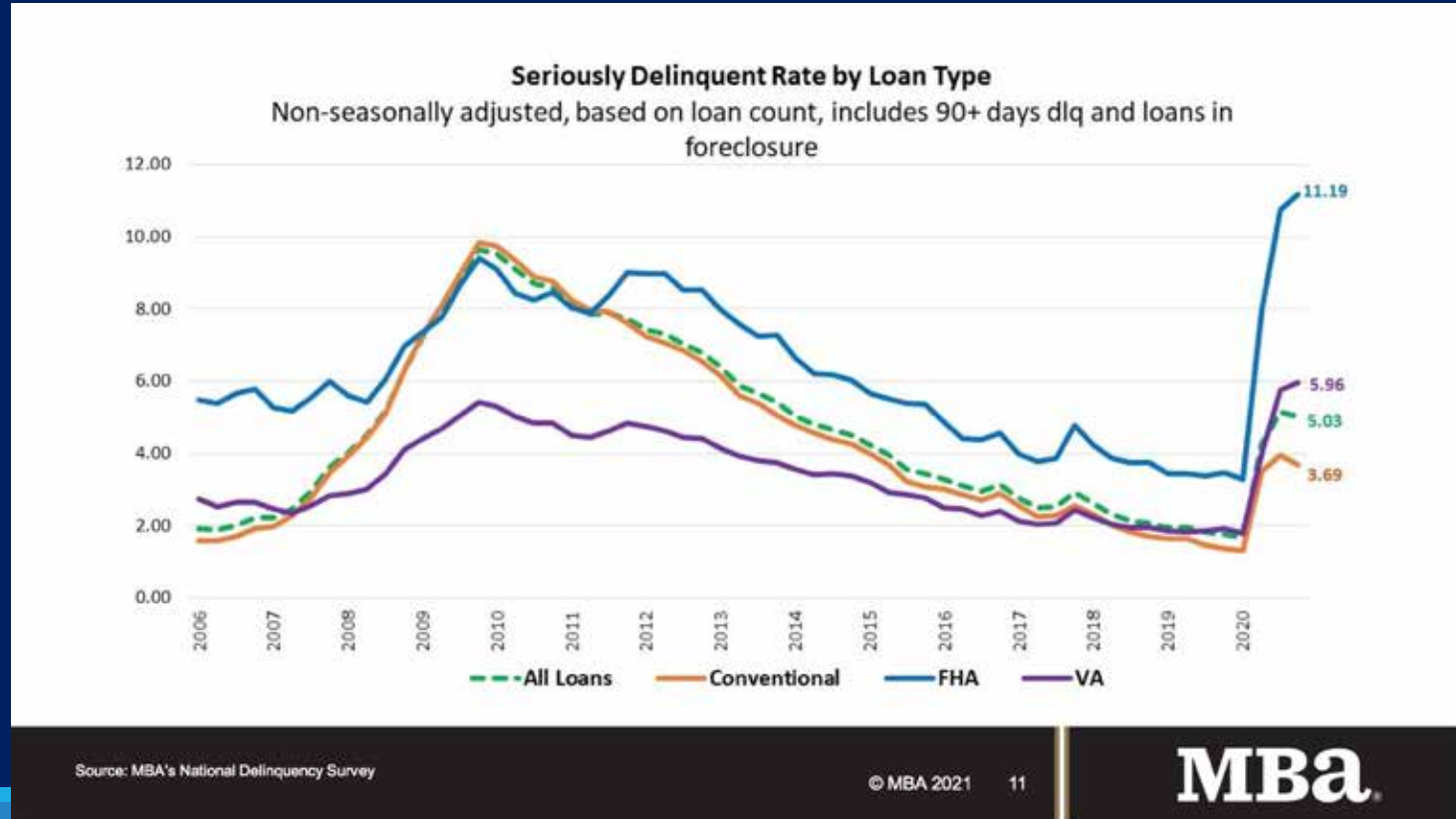
The U.S. economy and housing market are emerging from the COVID-19 pandemic with significant winds at its back. Unprecedented fiscal stimulus, limited supply of affordable units, reinvigorated demand for quality housing, and historically low interest rates all contribute to a strong outlook for the housing market in short and medium term, but a market putting further strains on affordability.

For the millions of Americans struggling to get back on their feet, stay in their homes, or find suitable housing in the future, many uncertainties remain.

Enormous focus will be on ensuring all Americans recover from the pandemic, that they are treated fairly and in accordance with the law and the rules, and that as many as possible benefit from a rising tide.

The Market Backdrop: the Urgency of the Moment

As the major mortgage Government Sponsored Enterprises, the Federal Housing Administration (FHA), the VA, and USDA are all facing very high levels of seriously delinquent accounts (SDQs) – with the FHA facing the largest ever in its history, a staggering one million SDQs – the stakes and the level of scrutiny will be high.





Homeowner Assistance Fund (HAF) Objectives

- Financially support homeowners that have been impacted by COVID-19
Homeowners that experienced financial hardship after January 21st, 2020.
- Ensure the program focuses on sustainable homeownership and reduces mortgage delinquencies.
- Prioritize lower income and socially-disadvantaged populations for the use of available funds.
- Prioritize FHA, VA, and USDA borrowers for the use of available funds.
- Responsive to community needs and to additional objectives as defined by the State.



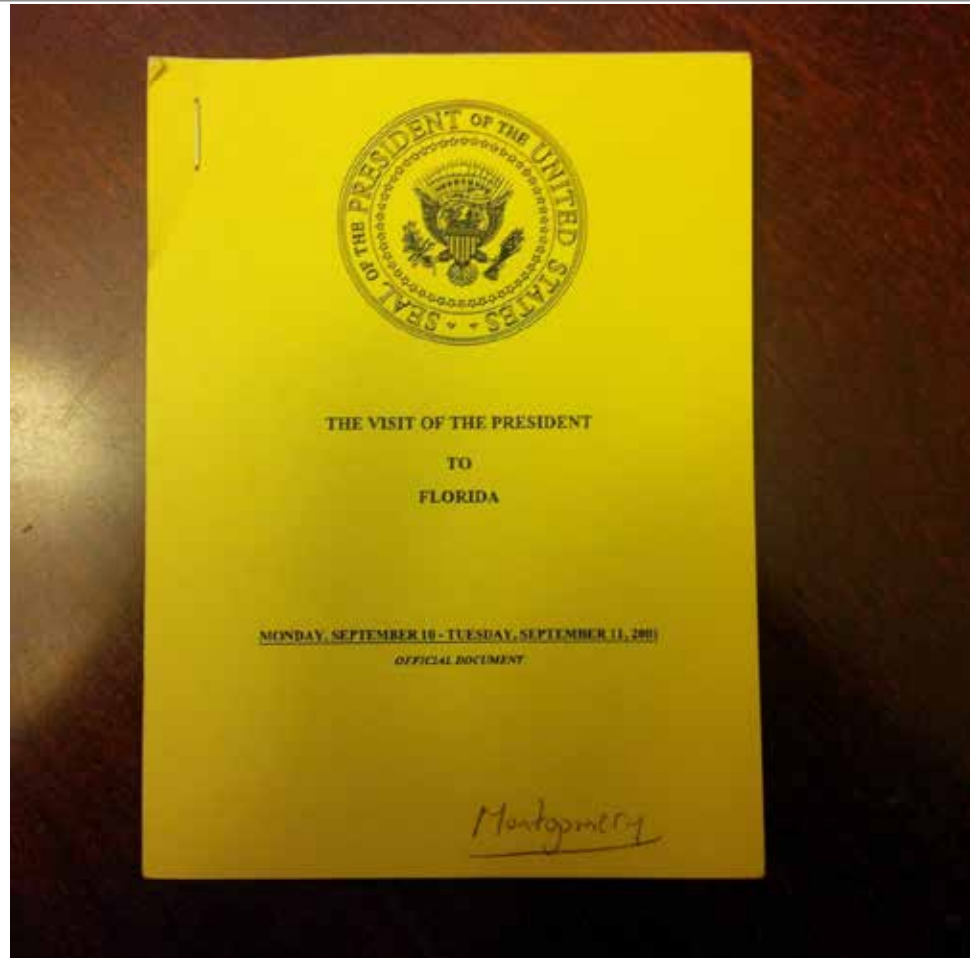
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**Remarks to the National Association of
Mortgage Field Services
August 18, 2021**

*“EYEWITNESS TO
HISTORY:*

*THE DAY THAT
FOREVER CHANGED
US”*

Travel Schedule for President Bush – September 10-11, 2001

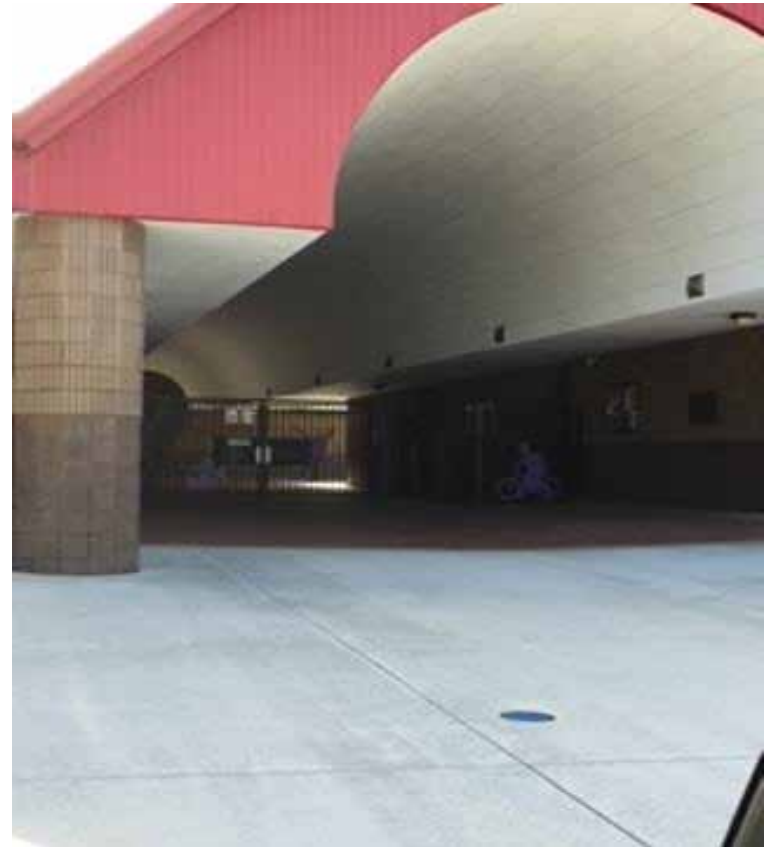


The Colony Resort, Sarasota, Florida

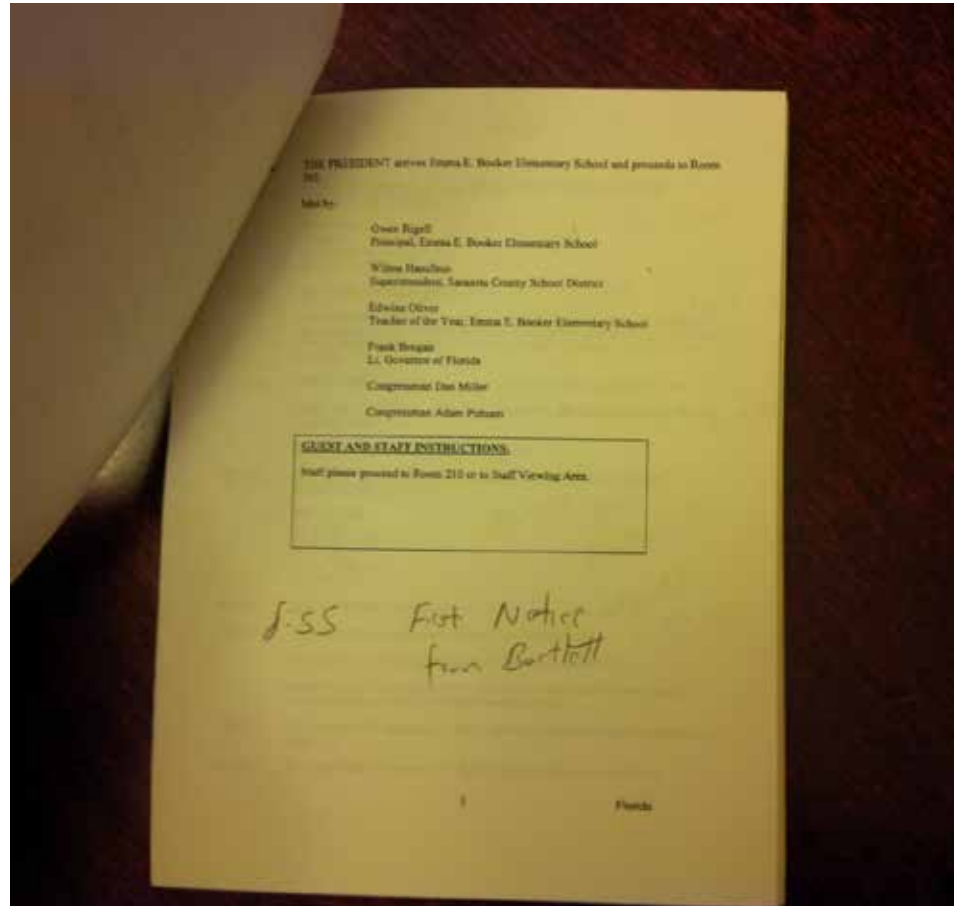
September 10, 2001



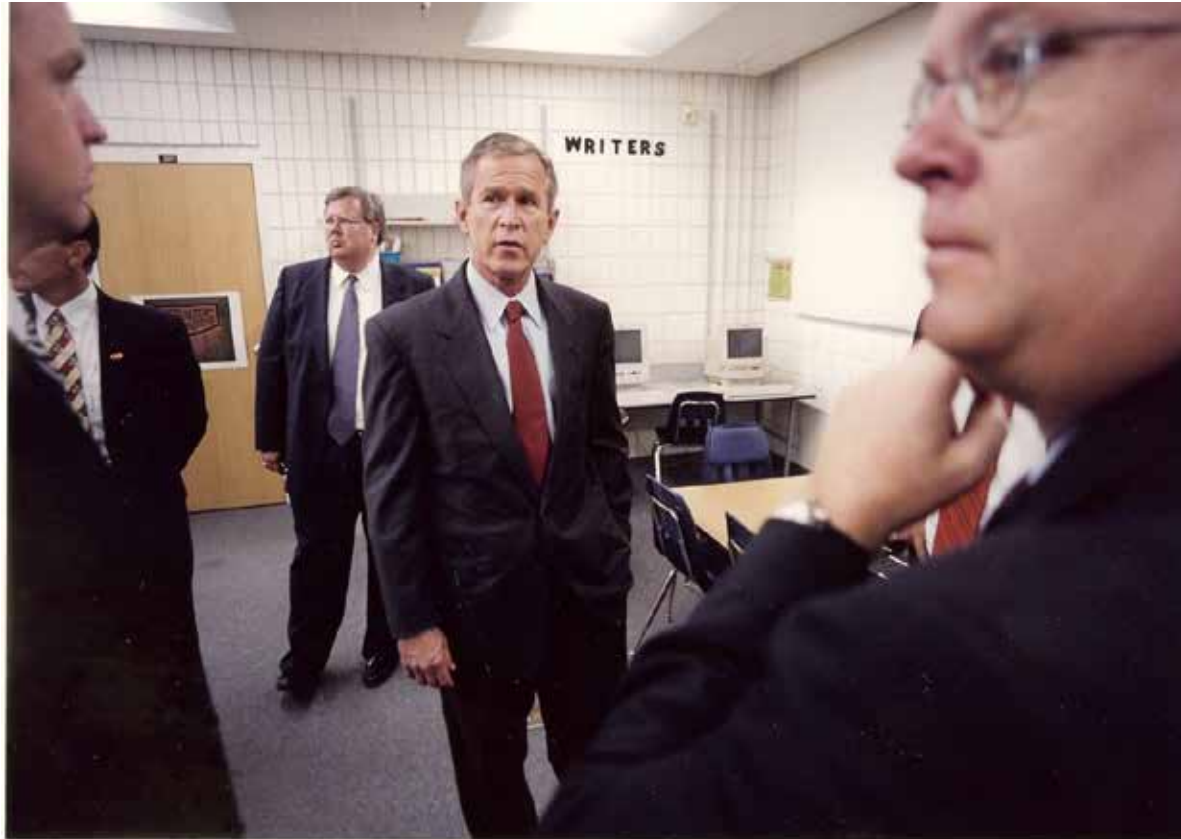
Emma Booker Elementary School, Presidential motorcade arrives at 8:55 am, September 11, 2001



Handwritten Notes in POTUS Schedule



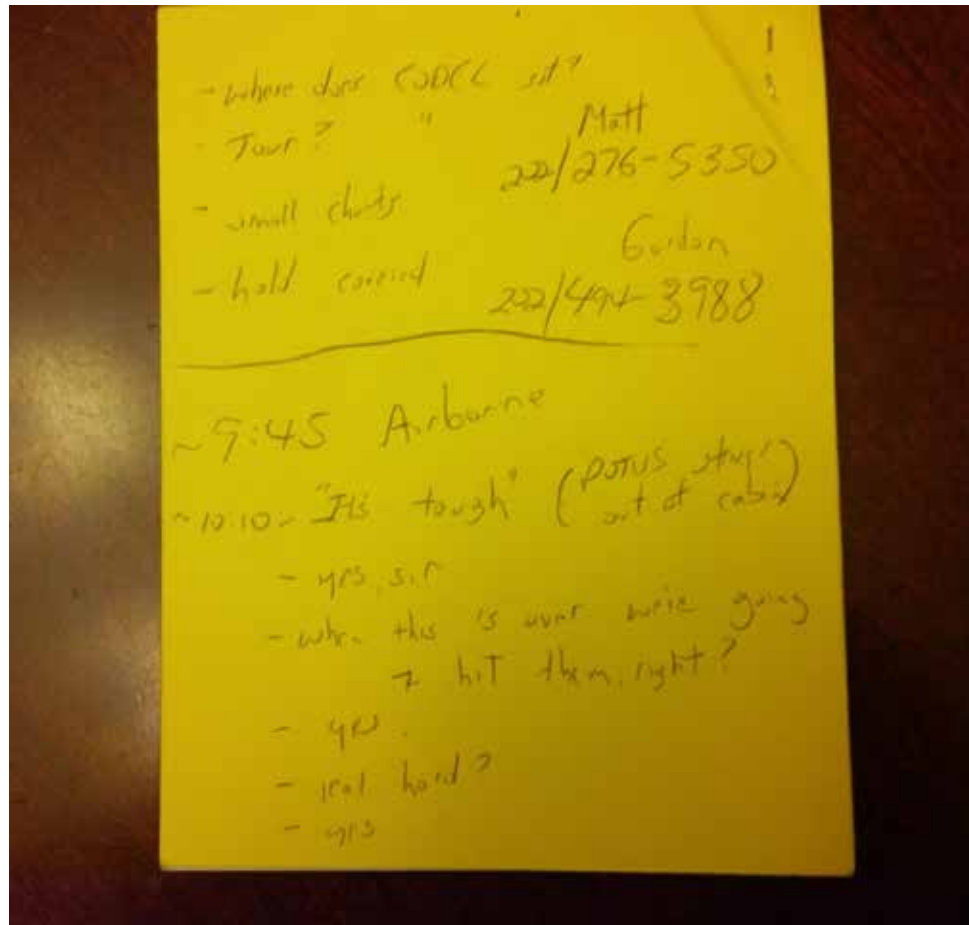
**September 11, 2001 –
Approximately 9:00 am; Emma Booker Elementary
Presidential Holding Room,
Sarasota, Florida**



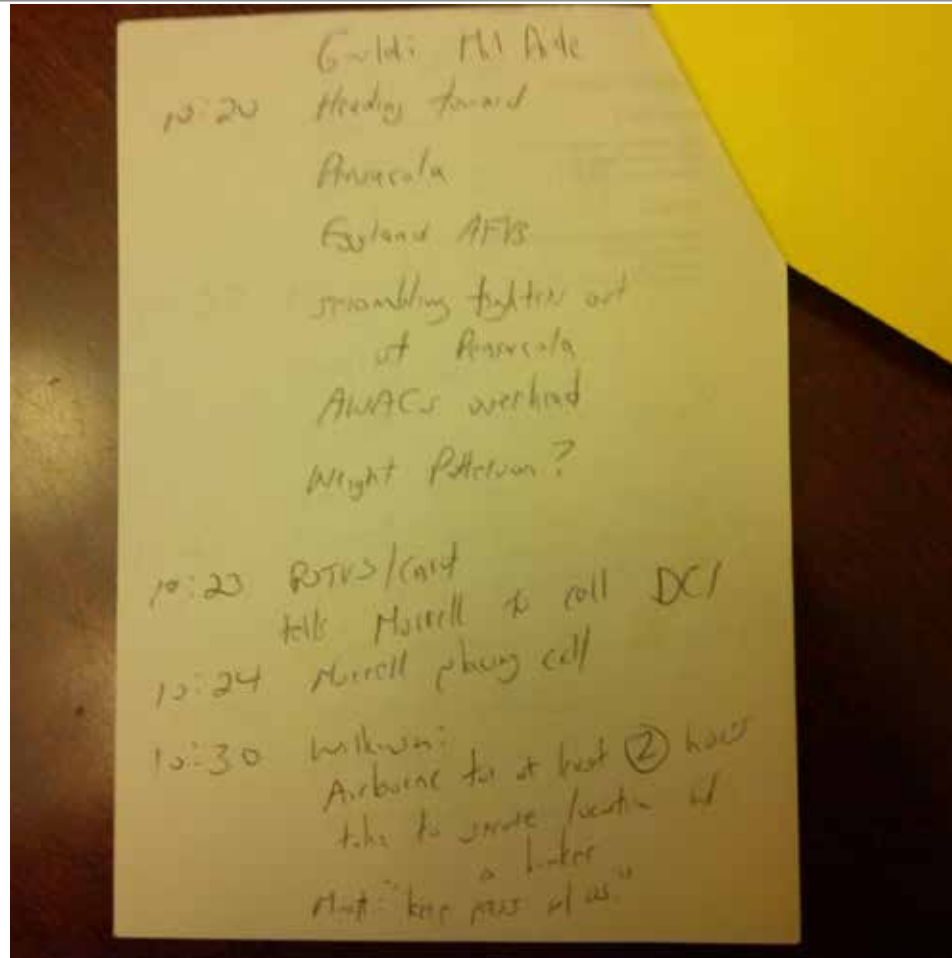
Second Plane Crashes into World Trade Center – 9:03 am



My Handwritten Notes Once Airborne on Air Force One



My Handwritten Notes Once Airborne Enroute to Barksdale AFB



Barksdale AFB Shreveport, Louisiana – Approximately 11:40 am



“Global Guardian Nuclear Exercise”: B-52s Barksdale AFB, September 11, 2001



Remarks to White House Press Pool Barksdale AFB – 1:37 pm



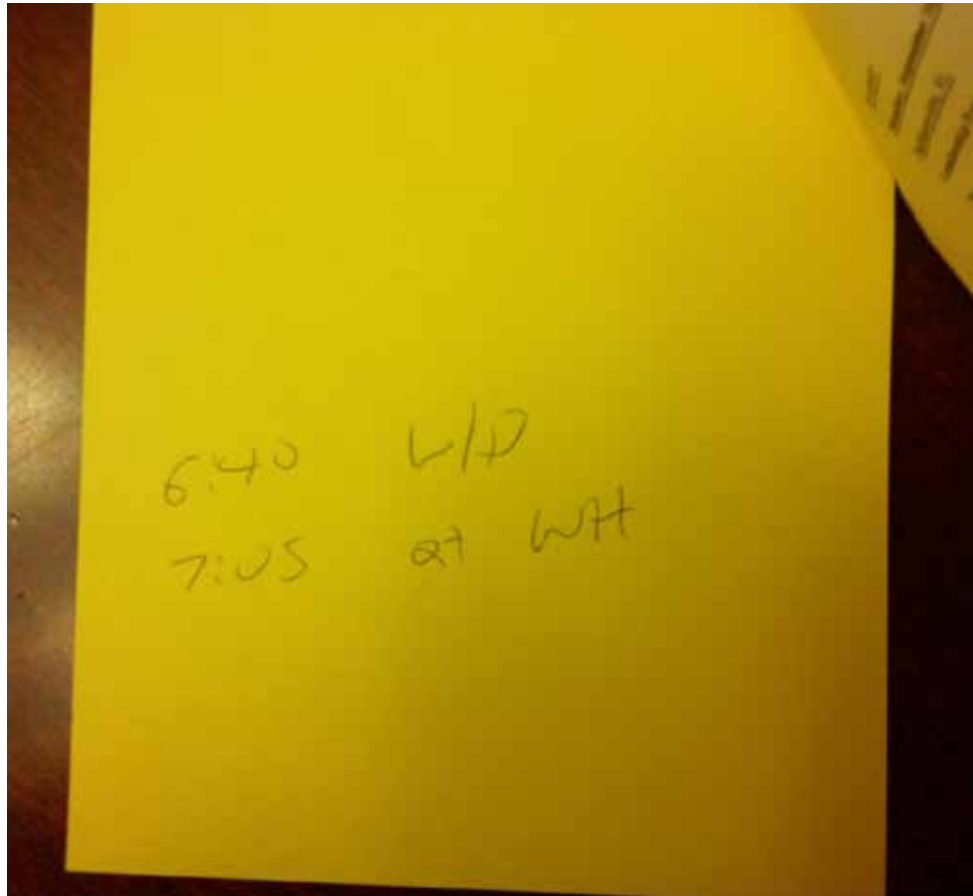
Entering the “Bunker” at Offutt AFB – StratCom, Omaha, Nebraska – Approximately 3:15 pm



En Route From Offutt AFB to Joint Base Andrews – F-16 Fighter Escort September 11, 2001 – Approximately 5:30 pm



Wheels Down at Joint Base Andrews: 6:40 PM





The Pentagon, September 11, 2001

The Pentagon – September 12, 2001

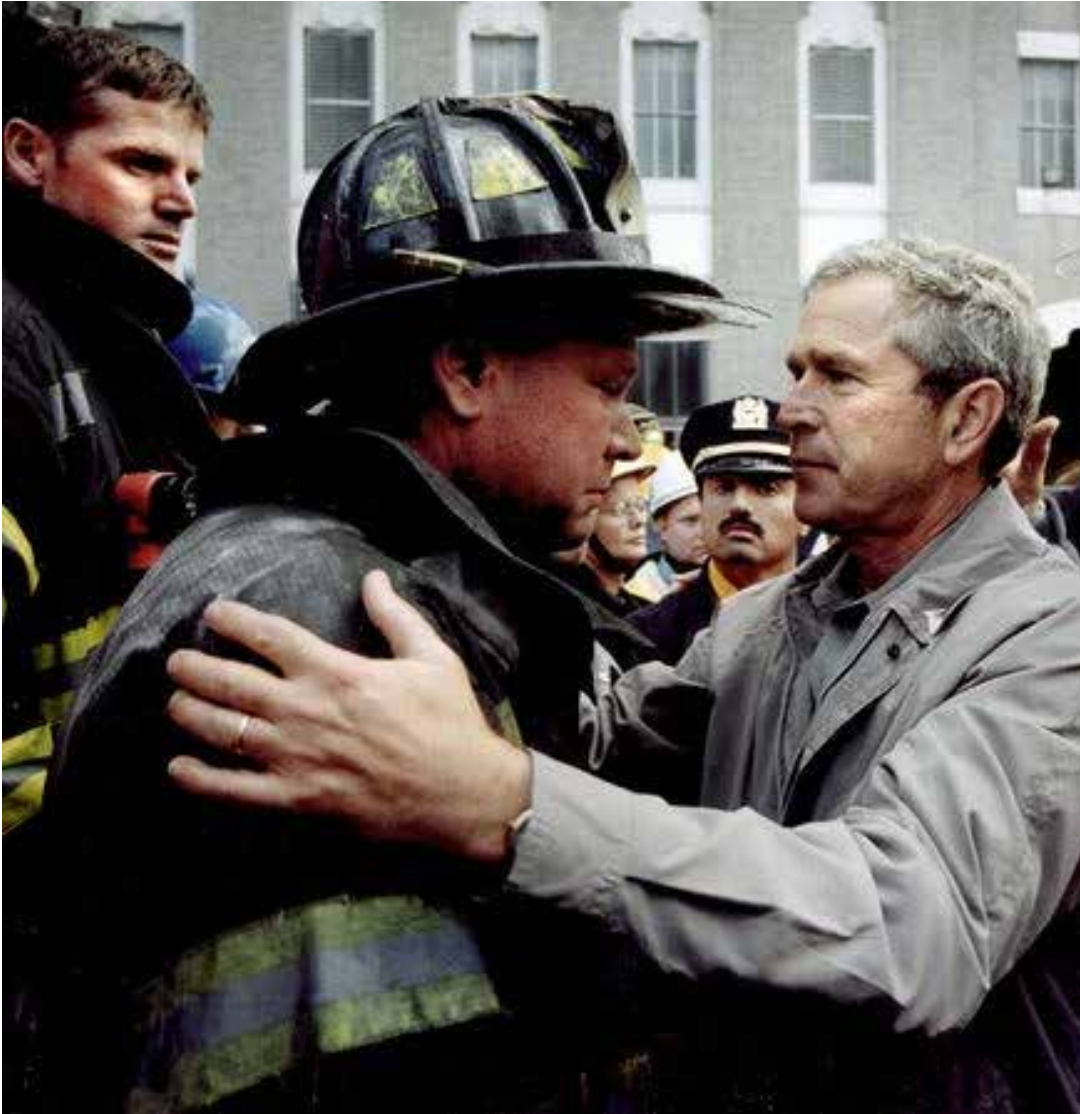


President Bush and Secretary Rumsfeld –The Pentagon, September 12, 2001





**President Bush
Circling Ground
Zero—September
14, 2001**



**President Bush at
Ground Zero –
September 14,
2001**

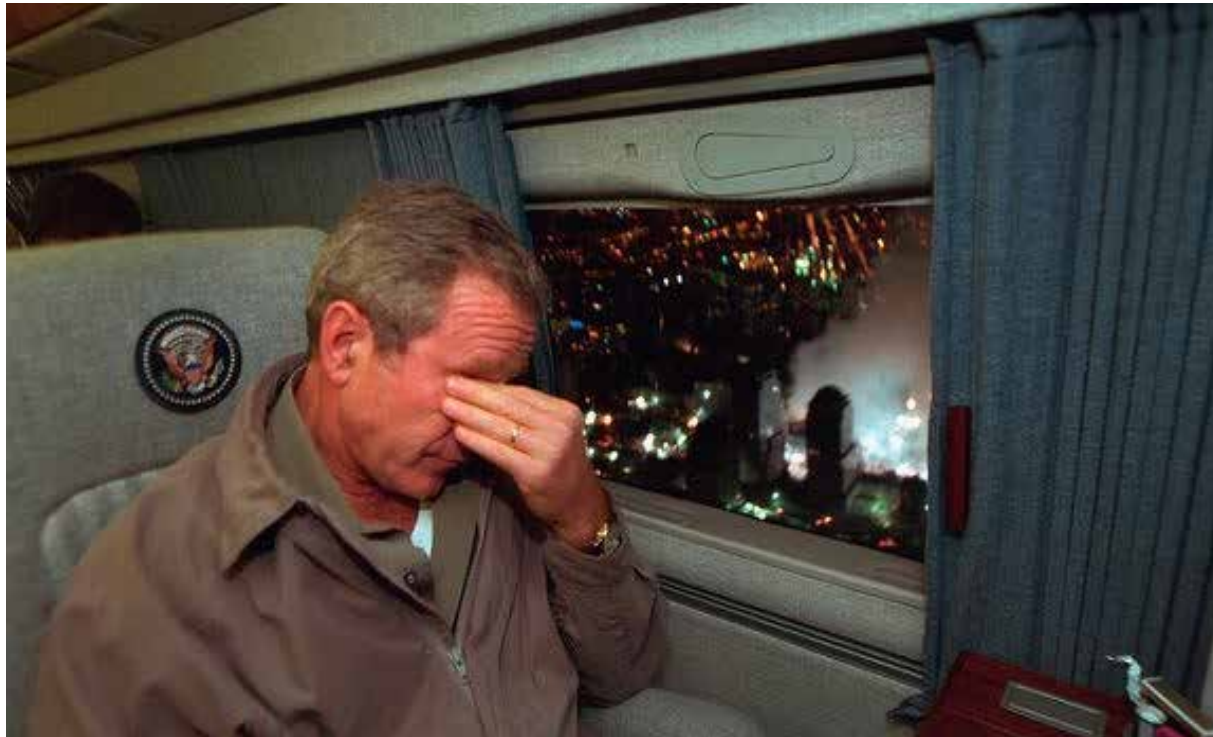
President Bush at Ground Zero – September 14, 2001



Port Authority Police Shield #1012 worn by Officer George Howard when he was killed responding to the terrorist attack on the World Trade Center, given to President George W. Bush by Officer Howard's mother, Arlene Howard.



President Bush on Marine One – September 14, 2001



President & Mrs. Bush at Shanksville, PA Crash Site, September 11, 2002



Professional Sports/Athlete's Charitable Causes and Foundations: Washington Football Foundation



FDNY Fireman, World Trade Center Stairwell, September 11, 2001



President George W. Bush Address to Congress, September 20, 2001

“I will not forget the wound to our country and those who inflicted it. I will not yield, I will not rest, I will not relent in waging this struggle for freedom and security for the American people. The course of this conflict is not known, yet its outcome is certain. Freedom and fear, justice and cruelty, have always been at war, and we know that God is not neutral between them.”