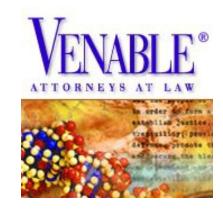
## Michael J. Ferrell

## Partner Venable Baetjer Howard & Civiletti LLP

Michael J. Ferrell joined Venable Baetjer Howard & Civiletti LLP late last year. Prior to joining the Washington, DC-based law firm, Mr. Ferrell and a partner established Potomac Partners, a consulting firm



specializing in mortgage finance representation. It managed an array of legislative, regulatory and administrative matters for many of the nation's leading mortgage lenders. It also represented clients on a wide range of legislative and political issues pending before Congress.

Mr. Ferrell served as Senior Staff Vice President and Legislative Counsel for the Mortgage Bankers Association of America (MBA) for nearly 10 years. He was the association's chief lobbyist and legislative strategist. He is credited with, among other things, leading the industry's successful campaign in 1998 to persuade Congress to raise the maximum loan amount for FHA single-family insured mortgages. Mr. Ferrell also led the fight to block the imposition of higher fees on mortgage lenders.

Prior to joining MBA, Mr. Ferrell was a general partner with the Washington, DC, law firm of O'Connor & Hannan, where he represented clients primarily engaged in the financial services industry.

Mr. Ferrell spent 11 years on Capitol Hill before joining the law firm. He held various legislative and administration positions for members of the U.S. House of Representatives and U.S. Senate.

Mr. Ferrell holds a B.A. degree in History/Political Science from the University of Detroit/Mercy College and a J.D. degree from George Mason University. He is a member of the District of Columbia and Virginia Bars.

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