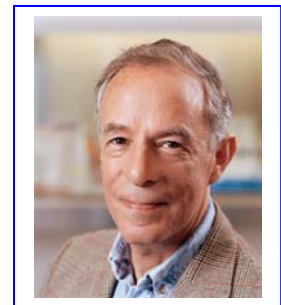


Thomas Bozzuto

Mr. Bozzuto is Chairman and CEO of The Bozzuto Group, which has developed almost a billion dollars of housing in the mid-Atlantic region. The company has received numerous awards, including NAHB's Pillars of the Industry award, National Property Management Company of the Year (2000), and National Multifamily Housing Company of the Year (2003). Mr. Bozzuto was recognized by the Boy Scouts of America for his outstanding contribution to the Baltimore community and received the Lifetime Achievement Award from the combined Suburban Washington Building Industry Associations. He is a graduate and trustee of Hobart College and has a Master's in Public Administration from Syracuse University's Maxwell School.

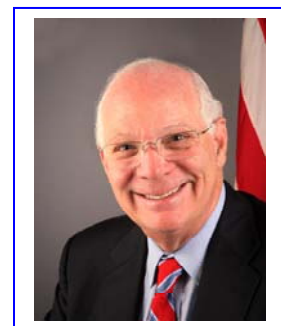
Michael Brownstein

Michael Brownstein is a special consultant at the Lawrence Livermore National Laboratory and the Chief Science Officer of Exponential Biotherapies, a biotech company. Until 2005, he was chief of the Laboratory of Genetics at the National Institute of Mental Health (NIMH) and the national Human Genome Research Institute, and led NIMH's contribution to the catalogue of genes expressed in the nervous system. From 1993-1995, he was scientific director of the Intramural Research Program of the National Institutes of Health. Dr. Brownstein has helped create several successful biotech companies, and serves on a number of scientific advisory boards including Neurocrine and the Translational Genomics Research Institute. He earned his bachelor's degree from Columbia University and completed his medical training at the University of Chicago, where he received his M.D. and Ph.D. in pharmacology.



Senator Benjamin Cardin

Senator Cardin has been a national leader on health care, retirement security and fiscal issues. He represented Maryland's Third Congressional District in the House of Representatives from 1987-2006, when he was elected by the people of Maryland to succeed Paul Sarbanes in the U.S. Senate. He serves on the Foreign Relations Committee, Judiciary Committee, Environment and Public Works Committee, Budget Committee, and Small Business Committee. In the House, he often was a voice for our most vulnerable citizens. In 1999, his bill to increase education and support services for foster care children between ages 18 and 21 was signed into law. He also authored bills to expand child support, hold fathers accountable, improve the welfare-to-work program and increase the childcare tax credit. He is a graduate of the University of Pittsburgh and the University of Maryland School of Law.

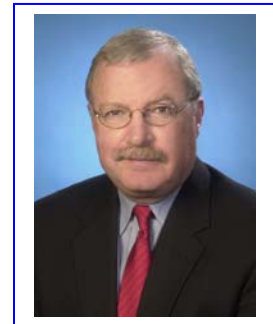


Terrence Checki

Mr. Checki is Executive Vice President and Head of Emerging Markets and the International Affairs Group for the Federal Reserve Bank of New York City. He is also a member of the bank's Management Committee. His varied career at the bank has included key posts in the bank's corporate, bank supervision, foreign, and international affairs areas. He is a member of the Council on Foreign Relations, the Americas Society, the Foreign Policy Association, the Economic Club of New York, the National Committee on US-China Relations, and the International Advisory Board of the Center for Global Finance at the Lubin School of Business (Pace University). He is a graduate of St. Peter's College and holds a master's degree in business from Columbia University.

David Gillece

Mr. Gillece is president of Colliers Pinkard, a leading commercial real estate firm in the mid-Atlantic region, where he heads the firm's business development activities and life sciences practice team. Prior to joining the firm in 1994, he held senior executive positions with the Baltimore Economic Development Corporation, the Greater Baltimore Committee, and the Citizens Planning and Housing Association. He also founded and ran a private economic development consulting firm. He is Chair of the Greater Baltimore alliance. He is a graduate of La Salle University and the University of Notre Dame.



Dede Hapner

Ms. Hapner is Vice President, Federal Regulatory Policy and Rates, for Pacific Gas and Electric Company. She joined the company in 1985 and has held a series of increasingly responsible positions in the public, governmental, and regulatory affairs departments of both PG&E Company and PG&E Corporation, a holding company. Prior to joining PG&E, she had extensive experience working with community groups impacted by hazardous materials in the community or workplace. She is a member of the Keystone Center Energy Board. She holds bachelor's and master's degrees in American politics from the University of Michigan. She also holds an MBA (International Management) from the University of San Francisco.



Sandy Hillman

Ms. Hillman is president of Sandy Hillman Communications, a Baltimore-based public relations firm. She is a member of the Greater Baltimore's Executive Committee and has served on a host of other committees and boards, including the World Trade Center Institute, the Baltimore Symphony Orchestra, the Maryland Film Commission, The Maryland Governor's Tourism Task Force, the National Aquarium in Baltimore and on the business advisory committees of several universities, including her alma mater, Pennsylvania State University.

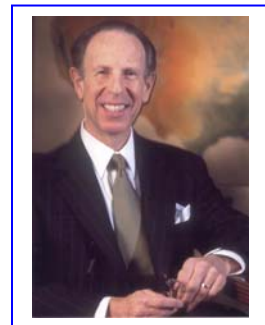
Johns Hopkins, Jr.

Mr. Hopkins is Executive Director of Baltimore Heritage, Inc. a nonprofit dedicated to promoting the preservation, appreciation, and economic potential of Baltimore's distinctive architecture, historic neighborhoods, and heritage resources. Prior to joining the organization, he worked as a Governor's Policy Fellow at the Maryland Department of Housing and Community Development on developing new Smart Growth and neighborhood revitalization policies. He is a graduate of Yale University, George Washington University Law School, and the University of Michigan's School of the Environment. He is also a distant relative of the University's founder.



Mark K. Joseph

Mr. Joseph is founder and Chairman of MMA Financial, LLC, a nationwide provider of debt and equity financing for multifamily housing. He is also Founding Chairman of the Board of The Shelter Group and Founder and President of The Shelter Foundation. The privately held Shelter Group owns, develops, and manages apartment communities as well as assisted living and elderly facilities throughout the country. The Shelter Foundation provides grants to non-profit organizations and agencies that address the needs of children, the elderly and the community as a whole. Mr. Joseph currently serves on the Boards of Directors of Provident BankShares Corporation, MMA Financial, LLC, the Greater Baltimore Committee, the National Multi Housing Council and The Shelter Foundation. He is a graduate of Brown University and the Harvard Law School.

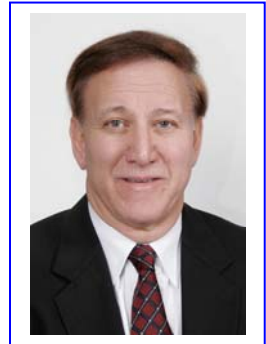


J. Barclay Knapp

Mr. Knapp is an accomplished entrepreneur, having co-founded several telecommunications companies over the past 25 years. His sixth company, Charles Street Partners, LLC, was founded in 2003 to provide wireless broadband internet services to rural areas of the U.S. A pioneer in the telecommunications field, he successfully launched the first publicly traded cellular mobile telephone company in the country and the largest cable television, telephone, and broadband internet provider in the U.K. He is a Senior Fellow and Lecturer in the Johns Hopkins Krieger School of Arts and Sciences Center for Financial Economics. He is a trustee of Johns Hopkins University and was recognized as a Distinguished Alumnus in 1999. He received his bachelor's degree from Johns Hopkins and an MBA from the Harvard Business School.

Kenneth G. Lore, Esq. *Chairman*

Mr. Lore is a partner in the law firm Bingham McCutchen, LLP and is a group leader for the firm's Real Estate and Finance Group. He specializes in equity and debt-related finance matters involving corporate, partnership, and real estate financing, including commercial properties, housing, asset-backed securities, tax-exempt securities, and other complex structured finance matters. He is a member of the Bar of the District of Columbia, Maryland, New York, and the U.S. Supreme Court. He is a trustee and member of the Executive Committee of the Foundation for the National Archives. He also serves on the Board of Directors for the National Housing Conference and its Center for Housing Policy. He is chairman of the Dean's Advisory Committee for American University's Washington College of Law. Mr. Lore has been a member of the IPS National Advisory Board since 2004. He is a graduate of American University and the Washington College of Law.



Linda L. Robertson *Ex Officio*

Ms. Robertson is vice president for government, community, and public affairs at the Johns Hopkins Institutions. Before joining Johns Hopkins, she spent more than 25 years working on federal legislative issues in both government and the private sector, including eight years in senior positions at the Treasury Department, working for three secretaries: Lloyd Bentsen, Robert Rubin, and Lawrence Summers. Linda joined the department in 1993 as a deputy assistant secretary for legislative affairs, rising to assistant secretary for legislative and public liaison and then senior adviser to the secretary. She won the department's highest honor, the Alexander Hamilton Award, traditionally reserved for the secretary and deputy secretary. In 1999, Linda received the Ida B. Well-Barnett Achievement Award, one of six awards given to women leaders throughout the federal government for exceptional service. Linda is a graduate of Southern Illinois University, has a law degree from the University of Tulsa, and a master of law degree from Georgetown University.

Lewis A. Sachs

Mr. Sachs is a Partner of Mariner Investment Group where he is Chairman of the Investment Committee and a member of the Management Committee. Prior to joining Mariner in 2005, Lee was CEO of Cornerstone Asset Management and until 2003, Vice Chairman of Perseus LLC, a merchant bank and private equity fund management company. Lee also served in the Clinton Administration as Assistant Secretary of the Treasury for Financial Markets. He was a Senior Advisor to the Secretary of the Treasury and Chairman of the Steering Committee of the President's Working Group on Financial Markets. Prior to joining the Treasury Department, Lee was a Senior Managing Director, Head of Global Capital Markets and a member of the Board of Directors at The Bear, Stearns Companies Inc. He is a graduate and Trustee of Denison University.

Deborah Ratner Salzberg

Deborah Ratner Salzberg is president of Forest City Washington, Inc., one of six regional offices of Forest City Enterprises, Inc. a \$7.4 billion NYSE-listed real estate company headquartered in Cleveland, Ohio. She is also a director of Forest City Enterprises, which was recently rated by Fortune Magazine as the top publicly traded real estate company in the nation. Prior to joining Forest City, she was a trial attorney in the Civil Division of the U.S. Department of Justice. She serves on numerous boards, including the American Committee of the Weizmann Institute of Science (Vice Chair), Foundation for the National Archives, Jewish Federation of Greater Washington, Washington Area Women’s Foundation, and the Washington Ballet Advisory Board. She has a bachelor’s degree from George Washington University and a juris doctorate from the University of San Francisco.

Diana Taylor, B.A., M.B.A., M.P.H.

Ms. Taylor is a Managing Director of Wolfensohn & Company, LLC, a private investment firm. Prior to joining the firm in 2007, she held various positions in state government, including Superintendent of Banks for the State of New York, where she was the regulator for over 3,500 financial institutions with assets totaling over \$1.5 trillion. She serves on several boards, including Sotheby's, the Mailman School of Public Health at Columbia University, and the International Women's Health Coalition. She chairs an FDIC commission concentrating on financially underserved communities, and is a member of the Council on Foreign Relations. She is a graduate of Dartmouth College and holds MBA and MPH degrees from Columbia University.

