

3/21/2011 residential credit conference call notes

Present: Tim Eastman, George Smylie, Kristie Dimak, Andrew McDirmid, Gary Bashor

Absent: Angela Gerbracht, Kevin Callaghan

Next Meeting: April 11

Review of scenarios provided by George Smylie, DCS

-Discussion of self support reserve as it may apply in residential credit scenarios

-Should there be a minimum combined income threshold for a residential credit?

Before next meeting all members to review scenarios and bring concerns to next meeting plus recommendation for best solution.

Next meeting discuss mechanics of adjusting credit if actual residential time varies from original order.

Kristie will present overview to group at 3/24 meeting.

Note taker next meeting: Kevin