



2013 Annual Awards Entry Form
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the awards program.

Entry Name Building Bridges: CalHFA 2011-12 Annual Report

HFA California Housing Finance Agency (CalHFA)

Submission Contact Evan Gerberding

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013.**

Use this header on the upper right corner of each page.

HFA : California Housing Finance Agency

Entry Name: Building Bridges

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input checked="" type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

Bridging the Gap to Affordable Housing

The California Housing Finance Agency, like most HFAs in the country, has been experiencing financial challenges over the last few years. And yet, in spite of the Agency's difficulties, low and moderate income California families still need an affordable path to purchase or rent their home; lenders, real estate agents and nonprofit organizations still look to CalHFA for leadership in the affordable housing industry; and multifamily developers continue to rely on the CalHFA for sustainable financing solutions for the acquisition, rehabilitation and preservation of rental housing.

So, while brainstorming a theme for the 2011-2012 annual report, the metaphor that seemed to perfectly represent the Agency's conduit over these obstacles was *Building Bridges*.

After all, California has been building bridges across ravines, waterways and other obstacles for generations, from the Golden Gate in San Francisco to the Coronado curving over San Diego Bay.

Like these iconic crossings, the California Housing Finance Agency guides families and business partners over troubled waters to the stable ground of affordable, viable housing options.

The *Building Bridges* 2011-2012 annual report opens with a Director's Message that outlines many of the challenges, along with the accomplishments that CalHFA has secured over the last year.

For example, CalHFA funded almost 4,900 loans totaling \$27.5 million for the California Homebuyer's Downpayment Assistance Program, providing first-time homebuyers with much needed down payment and closing costs. All allotted funds were distributed for the School Facility Fee Down Payment Assistance Program, which supported more than \$6.2 billion in economic activity over its life. The Agency also approved or completed 61 projects for a combined \$76 million as part of the Mental Health Services Act Housing Program.

As descriptions and achievements for each CalHFA division are laid out on the following pages of the report, diagrams of various distinctive bridges throughout California are illustrated on opposing pages.

Foresthill Bridge is represented, the highest bridge in California and the fourth highest in the United States. Sundial Bridge, a spectacular, cantilever spar cable-stayed bridge for pedestrians and bicycles spans the Sacramento River in Redding. The Bridgeport Covered Bridge with its nostalgic connection with the Virginia Turnpike Company is one of the oldest housed spans in the west and the longest wood-covered bridge in the United States.

Like these sturdy, austere structures, CalHFA connects homes to homeowners, financing to future growth and concepts to completion.

The graphic style throughout the pages of *Building Bridges* is unique. Rather than ordinary photographs, the bridge representations and even the portraits of CalHFA's members of the Board are treated with an artistic, illustrative temperament that lends a creative dimension to the content.

And, because every member of the CalHFA staff contributes to the success of the Agency, all 248 staff members are recognized on the inside cover of the report, with their names listed in alphabetical order.

Realizing the importance of balancing creativity and cost, *Building Bridges* was distributed digitally via a link on the CalHFA website to a target audience of legislative leaders and stakeholders, saving more than \$8,000 in printing and mailing costs. Of course, this cost-effective method of distribution also allows any other interested party an opportunity to view the report anywhere in California, any time.

CalHFA's *Building Bridges* was much more than just a statutory requirement, more than facts and figures; the report served as a creative communication and outreach tool to educate and illustrate how the Agency has performed over the last year in every aspect of lending.

Much like the architects, engineers and hard-working employees who build bridges to open up new vistas and possibilities for Californians, CalHFA continues to work tirelessly to bridge the gap between the idea and the reality, of a place to call home.



BUILDING BRIDGES

CALIFORNIA HOUSING FINANCE AGENCY 2011-2012 ANNUAL REPORT

BUILDING BRIDGES



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Additional Information is provided in the
"Audited Financial Statements" and
"Statistical Supplement" to the California Housing
Finance Agency's 2011-2012 Annual Report
(Available on CD by request)

www.calhfa.ca.gov



BUILDING BRIDGES

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www.calhfa.ca.gov	

Our mission is to create and finance progressive housing solutions so more Californians have a place to call home.

2011/2012

MEMBERS OF THE BOARD



(pictured left to right, top to bottom)

Peter N. Carey, CalHFA Board Chair, President/CEO, Self-Help Enterprises • Claudia Cappio, Executive Director, California Housing Finance Agency, State of California • *Ken Alex, Director, Office of Planning & Research, State of California • Linn Warren, Acting Director, Dept. of Housing & Community Development, State of California • Michael A. Gunning, Vice President, Personal Insurance Federation of California • *Ana J. Matosantos, Director, Department of Finance, State of California • Jack Shine, Chairman, American Beauty Development Co. • Ruben Smith, Partner, Alvarado Smith Professional Corporation • Jonathan C. Hunter, Managing Director, Region II, Corporation for Supportive Housing • Brian P. Kelley, Acting Secretary, Business, Transportation & Housing Agency, State of California • *(not pictured)* Bill Lockyer, State Treasurer, Office of the State Treasurer, State of California (* Non-voting)

CHAIRMAN & EXECUTIVE DIRECTOR'S MESSAGE

California has been building bridges across ravines, waterways and other obstacles for generations, from the Golden Gate in San Francisco to the Coronado curving over San Diego Bay.

Like these iconic crossings, and every other span in the state, the California Housing Finance Agency helps low and moderate income families bridge their financial challenges in pursuit of affordable housing.

Providing this assistance has been at the center of our mission for more than 35 years, through economic recessions, seven U.S. Presidents, state budget crises and international conflicts.

The challenges facing those looking for homes has never been greater than in recent years: the double-digit jobless rate, the hard-hit housing market and the lingering economic effect from the Great Recession have combined to make it more difficult to find safe, decent and affordable housing.

CalHFA, however, continues to provide much-needed housing opportunities for Californians. Our single family lending programs continue to bridge the all-important gap of a down payment, while multifamily programs help disadvantaged populations make the crossing into normal society. Meanwhile, Keep Your Home California, a \$2 billion effort to help families remain in their homes, helps make the gulf smaller between what people owe on their homes and what they are able to pay.

CalHFA focuses on results – the numbers determine our success, and we had much to be proud of in 2011-12.

CalHFA funded almost 4,900 loans totaling \$27.5 million for the California Homebuyer's Downpayment Assistance Program, helping first-time homebuyers with down payment and closing costs. All allotted funds were distributed for the School Facility Fee Down Payment Assistance Program, which supported more than \$6.2 billion in economic activity over its life. The agency also approved or completed 61 projects for a combined \$76 million as part of the Mental Health Services Act Housing Program.

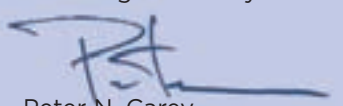
Keep Your Home California – a federally-funded foreclosure prevention program – has helped about 25,000 homeowners since February 2011. The program continues to assist more financially strapped families, answering more than 1,500 calls per day from homeowners looking for help from at least one of KYHC's four programs.

In less than 18 months, more than 90 participating mortgage servicers and more than 40 housing counseling agencies, which offer one-on-one counseling to homeowners, have joined Keep Your Home California.

Even though we measure our success with numbers, CalHFA is much more than facts and figures. We work to modify existing loans in our Servicing division. We are working with the Legislature to address housing needs through government channels. We are finding new ways to increase internal efficiency and drive our operating costs down so we can continue to help Californians cross housing divides, whether financial or otherwise.

Much like the architects, engineers and hard-working employees who build bridges to open up new vistas and possibilities for Californians on the go, we work tirelessly to bridge the gap between the idea of a home and the reality of a place to call home.

The CalHFA team, from the members of our Board of Directors to the 250-person staff of dedicated individuals, will continue to help Californians regardless of the obstacles ahead – and regardless of the bridges we may need to build and cross.



Peter N. Carey
CalHFA Acting Board Chair



Claudia Cappio, Executive Director
California Housing Finance Agency



CORONADO BRIDGE

11,179-foot-long Coronado Bridge ascends from Coronado curving 80 degrees toward San Diego. The span reaches a maximum height of 200 feet, allowing the U.S. Navy ships which operate out of the nearby Naval Station San Diego to pass underneath it.

SINGLE FAMILY PROGRAMS



Single Family Lending

The Single Family Lending division works to help first-time homebuyers and others purchase homes in California. Traditionally, this has been accomplished through the financing of first mortgages, but the division's focus has shifted to down payment assistance in the past few years. The division also works with lending partners, municipalities and others in the private and public sectors to facilitate homeownership.

Accomplishments – Single Family Lending

Lending Programs

- Funded 4,891 loans totaling \$27.5 million for the California **Homebuyer's Downpayment Assistance Program** (CHDAP) and supporting more than \$1.1 billion in first mortgage lending
- Disbursed remaining funds allotted to the School Facility Fee Down Payment Assistance Program, by issuing 2,005 grants totaling \$12.6 million. 14,000 grants were issued over the life of the program totaling \$61 million and facilitating more than \$6.2 billion in economic activity.
- Introduced a Mortgage Credit Certificate program

Special Programs Servicing/Administration

- Processed 191 subordination requests for the California **Homebuyer's Downpayment Assistance Program**
- Processed 250 Extra Credit Teacher Home Purchase Program interest forgiveness recertifications
- Processed 117 School Facility Fee payoff requests

Affordable Housing Partnership Program

- Maintained 292 approved localities with a total of 539 approved programs
- Financed 45 first mortgage loans totaling \$6.8 million along with locality contributions to borrowers totaling \$2.3 million

Business Development and Lender Services

- Maintained and administered 42 active new lenders
- Approved four new lenders
- Processed 28 new lender applications
- Conducted 11 webinars and attended 16 housing events, reaching 9,915 attendees

FORESTHILL BRIDGE

The Foresthill Bridge is the highest bridge in California and the 4th highest in the US. Opened in 1973, the bridge spans the North Fork of the American River in the Sierra Nevada foothills standing 731 feet above the riverbed.



SINGLE FAMILY PROGRAMS

Portfolio Management And Mortgage Insurance

The Portfolio Management division works with outside servicers and oversees the maintenance, preparation for market and sale of properties. The division reaches out to mortgage servicers to encourage loan modifications for financially-strapped families and making them aware of their options. When families cannot keep their homes for financial reasons, the division works with its partners to resolve claims issues.

Accomplishments – Mortgage Insurance and Portfolio Management:

- Processed 1,059 new REOs for the fiscal year, a 32 percent decrease from a year ago
- Sold 1,651 REOs, a 4 percent increase from a year ago
- Dramatically reduced REO inventory to 309, a 65 percent decline compared to a year ago
- CalHFA Multifamily inspectors reviewed and inspected repair and rehab work that was completed on properties, allowing the REO Manager to focus on marketing and closing sales

Quality Assurance

The newly organized Quality Assurance/Support Unit was established in May 2012 to conduct internal audits, provide support reports on portfolio performance and metrics, administer vendor contracts, and implement industry best practices and standards.

Accomplishments -- Fiscal Services Quality Assurance

- Introduced a Borrower Authorization Form for inclusion in loan origination packages in order to obtain critical information
- Constructed internal audit databases, initiated revisions to the Servicer Guide, deployed of a Trustee Sale, Condo Project and Contract Management database four months after the unit was established
- Established a resources library available to all CalHFA employees
- Established an internal process for payment and accounting of vendor invoices and contracts



SINGLE FAMILY PROGRAMS

Loan Servicing

The Loan Servicing division provides service to the Agency's portfolio of single family loans. The division receives and processes payments, manages loans to minimize delinquencies and communicates with existing CalHFA borrowers.

Accomplishments – Loan Servicing

- Serviced 8,468 first mortgage loans totaling an unpaid principal balance of \$1.84 billion
- Hosted two loan modification workshops – in Sacramento and San Diego.
- Completed 184 short sales
- Completed 110 modifications
- Loan Serving has collected more than \$6.05 million in Keep Your Home California funds during the 2011-12 fiscal year
- Developed programs to enhance loss mitigation efforts and improve customer service



Keep Your Home California

Keep Your Home California was established under the U.S. Treasury Department's Hardest Hit Fund.

As part of the federally-funded program, California has almost \$2 billion to help eligible California homeowners avoid preventable foreclosures. So far, the program has helped about 25,000 struggling homeowners, with each facing a serious financial hardship.

Keep Your Home California has more than 90 mortgage servicers participating in at least one of the four programs, including almost 30 participating in all four programs.

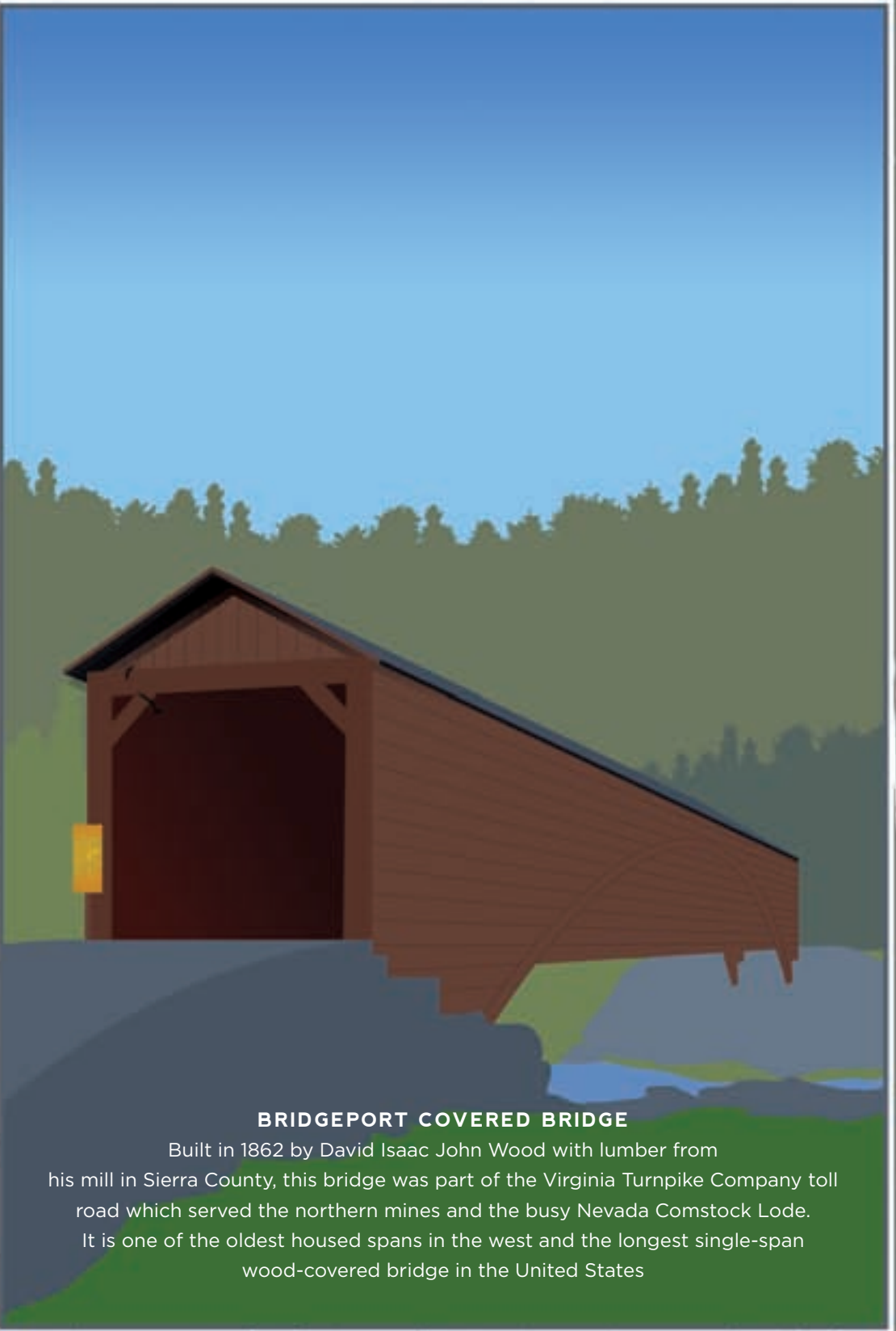
Accomplishments – Keep Your Home California

- Distributed more than \$XX million to Y,YYY families in the form of unemployment assistance, principal reduction and mortgage reinstatement
- Partnered with the California Employment Development Department (EDD) to send flyers detailing the Unemployment Mortgage Assistance Program to 1.2 million Californians collecting unemployment benefits from EDD
- Implemented significant changes to the Principal Reduction Program, including doubling amount of principal reduction, to encourage servicer participation in the program
- Announced the addition of 14 HUD-approved, nonprofit counseling agencies, providing homeowners more options when applying for assistance
- Maintained a strong outreach effort through traditional marketing, event attendance and social media
- Processed 1,500 customer inquiries per day to the call center

SUNDIAL BRIDGE

The Sundial Bridge is a cantilever spar cable-stayed bridge for bicycles and pedestrians that spans the Sacramento River in Redding, California. The support tower of the bridge forms a single 217 foot mast that points due north at a cantilevered angle, allowing it to serve as the gnomon of a sundial; it has been billed as the world's largest sundial.





BRIDGEPORT COVERED BRIDGE

Built in 1862 by David Isaac John Wood with lumber from his mill in Sierra County, this bridge was part of the Virginia Turnpike Company toll road which served the northern mines and the busy Nevada Comstock Lode. It is one of the oldest housed spans in the west and the longest single-span wood-covered bridge in the United States

MULTIFAMILY PROGRAMS

Multifamily

The Multifamily division provides financial support for new housing developments, special needs projects and the preservation of existing rental housing for very low and low income families. The division also administers funds from other sources, and works closely with other agencies to increase the number of affordable multi-unit dwellings in California.

Accomplishments – Multifamily

- Closed one CalHFA permanent loan for \$7.2 million, totaling 109 units of rental housing
- Underwrote four multifamily developments, under contract with the California Tax Credit Allocation Committee, resulting in four closed projects, 186 housing units using \$7.3 million of American Recovery and Reinvestment Act funds
- Approved and closed to projects with the New Issue Bond Program, representing 620 units and \$119 million
- Approved 33 projects totaling 426 units and \$36 million, and closed 28 projects totaling 364 units and \$40 million through the Mental Health Services Act Housing Program
- Combined New Issue Bond Program with HUD Risk Share to preserve affordable housing developments for families and seniors



Asset Management

The Asset Management division plays a major role in preserving and maintaining affordable housing for CalHFA. The division manages the multifamily housing portfolio throughout the life of the typically 30 to 40 year loans, protecting CalHFA's real assets from loss and ensuring regulatory compliance. The division also works with building owners and managers to ensure properties are well-operated, fiscally sound, clean and safe for tenants.

Accomplishments – Asset Management

- Transferred 23 loans from multifamily programs via Mental Health Services Act (MHSA) Housing Program. Asset Management's role includes overseeing \$15.3 million in Capitalized Operating Subsidy Funds
- Decreased Section 8 contracts to 116, down from a one-time high of 135 contracts. Approximately 40 Section 8 projects terminate in 2013-15
- Completed its second year of testing the Prepayment Pilot Program, which allows loans to be paid off if the loan matures within seven years or less. Eight projects with loan termination dates prior to 2018 were paid off. The program has been extended through 2013
- Worked with the Finance division and Citibank to securitize \$119 million of multifamily loans, allowing CalHFA to eliminate a portion of its variable rate bonds. Asset management servicing was transferred to Citibank
- Expects to complete 11 portfolio loans for preservation by the end of 2012

FINANCIAL SERVICES

Financing

The Financing division supervises the capital used to finance CalHFA's affordable housing programs. It also handles the Agency's outstanding debt obligations and non-mortgage investments. The division frequently evaluates various alternatives for generating low-cost capital, including balancing risk versus benefit. CalHFA's tax-exempt issuance authority allows it to serve the affordable housing needs of Californians in a way that the general market cannot.

Accomplishments – Financing

- Refunded \$92.7 million of Multifamily Housing Revenue Bonds with New Issue Bond Program funds
- Refunded \$466 million of Home Mortgage Revenue Bonds with New Issue Bond Program funds
- Closed \$30 million of multifamily conduit financing
- Securitized \$119 million of uninsured multifamily loans into FNMA mortgage-backed securities
- Assisted in multifamily pilot prepayment and multifamily preservation programs
- Assisted with the development of the Mortgage Credit Certification Program
- Negotiated commitment from U.S. Treasury to extend the deadline for the Temporary Credit and Liquidity Facility and New Issue Bond Program
- Negotiated an extension from the U.S. Treasury to extend the deadline for the New Issue Bond Program
- Reduced the amount of variable rate debt outstanding by \$797.6 million
- Reduced the notional amount of interest rate swaps outstanding by \$503 million
- Restructured collateral thresholds on \$1.9 billion of swap notional, which reduces the weekly collateral postings to swap counterparties
- Paid off Pooled Money Investment Account loan

Fiscal Services

The Fiscal Services division safeguards CalHFA's cash and investments. The division reports financial information to the executive team that is critical to the management of the Agency's programs in accordance with federal and state requirements. The division works with an independent accounting firm to prepare the Agency's financial data audit.

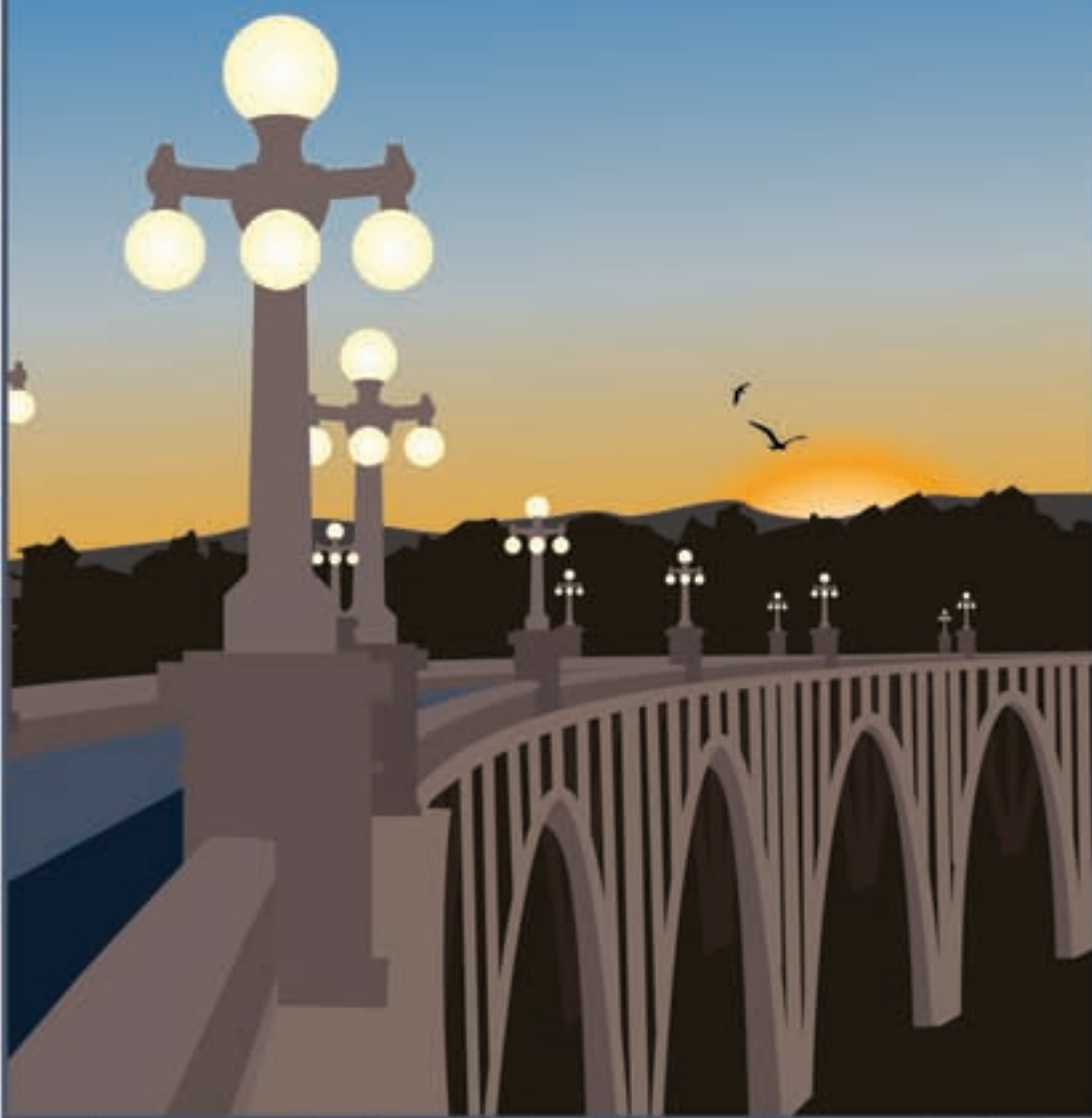
Accomplishments – Fiscal Services

- Purchased or funded loans totaling \$50.9 million:
 - \$27.5 million for 4,891 CHDAP loans
 - \$21 million for 60 MHSA loans
 - \$1.4 million for one HELP loan
 - \$435,000 for multifamily construction draws
 - \$300,000 for one multifamily loan
 - \$247,000 for two RDLP loans
- Coordinated bond debt service and redemption payments totaling \$1.51 billion
- Paid swap payments of \$104 million
- Processed more than 31,000 invoices for payment
- Processed more than 9,000 check and wire remittances

COLORADO STREET BRIDGE

The Colorado Street Bridge, designed and built in 1913, is a historic concrete arch bridge spanning the Arroyo Seco in Pasadena, California.

It spans 1,486 feet and is notable for its distinctive Beaux Arts arches, light standards, and railings. The bridge is on the National Register of Historic Places and has been designated a National Historic Civil Engineering Landmark.



SUPPORT SERVICES

Whether handling legal matters or marketing loan programs, the support teams make sure the Agency's business needs are met and CalHFA employees can focus on borrowers, homeowners, lenders and other outside stakeholders.

Administration

The Administration division is responsible for the administrative functions of the Agency, including developing and maintaining the operating budget, establishing policies, maintaining facilities and procuring equipment, furniture and supplies.

Accomplishments – Human Resources

- Calculated and issued approximately 300 current and former employees' furlough back pay, totaling about \$3.5 million
- Recruited and hired 22 CalHFA staff
- Promoted 10 employees
- Revised approximately 70 duty statements

Accomplishments – Business Services/Facilities Operations

- Renegotiated records storage contract, with an annual savings of almost \$100,000
- Moved the Single Family Lending staff to West Sacramento



Information Technology

The Information Technology division implements and maintains technology systems for CalHFA in order to improve service to borrowers and partners, and keep the Agency on the cutting-edge of the mortgage industry.

Accomplishments – Information Technology

- Preparing to implement the Enterprise Content Management System for the Agency to enable the sharing and management of data via a secure electronic repository
- Leveraged new technology to enhance the infrastructure necessary to support CalHFA's business continuity plan
- Provided the technical infrastructure and support required for the agency's remote face-to-face events
- Implemented a new data collection and reporting system in support of multifamily programs
- Designed and implemented the technical requirements for the Agency's reorganization of Single Family Programs

THE NEW SAN FRANCISCO – OAKLAND BAY BRIDGE

The new Eastern Span for the San Francisco - Oakland Bay Bridges is set to open to the public Labor Day 2013. At an estimated cost of \$6.3 billion, It is designed to withstand the largest earthquake expected over a 1500 year period, and it is expected to last at least 150 years with proper maintenance.



SUPPORT SERVICES

Office of General Counsel

The Office of General Counsel manages the legal affairs of CalHFA by providing counsel on day-to-day operations and strategic initiatives. The office also supports CalHFA's lending and insurance programs.

Accomplishments – Office of General Counsel

- Assisted the Financing staff in negotiating collateral posting agreements with major swap counterparties, securitizing loans, bond sales and other strategies to enhance Agency liquidity and capital reserves
- Provided support for implementation of programs to provide other sources of income and assisted in developing proposals for additional fee-based sources of income
- Assisted with loss-mitigation strategies for single family programs, including the disposition of REO properties, curing delinquencies and mitigation of property risk
- Managed litigation connected with the Agency's single family portfolio from the still-struggling economy

Legislative Division

The Legislative division works with various federal and state legislative, housing, business and other interest groups to identify and maximize opportunities to meet the housing and mortgage lending needs of low and moderate income families in California, and further the long-term business objectives of the Agency.

Accomplishments – Legislative

- Worked to secure funding for an additional round of federal foreclosure counseling dollars
- Continued working with the California Legislature and Congress on issues affecting affordable housing, foreclosure prevention and mortgage lending throughout the state
- Implemented a number of changes to improve the efficiency and effectiveness of the Keep Your Home California foreclosure prevention programs

Marketing Division

The Marketing division uses advertising, promotion and public relations to increase awareness of and accessibility to the Agency's products among leaders, real estate agents, builders, developers, localities and first time homebuyers.

Accomplishments -- Marketing

- Secured media placements worth almost \$1.06 million and reached 33 million people for CalHFA and the Keep Your Home California program
- CalHFA Leads Program Call Center responded to 2,896 incoming calls
- CalHFA web site had more than 3.3 million page views
- Completed more than 600 internal and external communication project requests

CalHFA Staff Listing

Adriana Stephenson
Alicia McDonald
Alyssa Norris
Amy Golonka
Ana Espinoza
Andrea Fulton
Andrew Lee
Angela Sagalar
Angela Dare
Angelique
Castillo-Piliotis
Anna Nguyen
Ashish Kumar
Bahiyah Hillary
Barbara Laroa
Barry Meidinger
Ben Lunetta
Ben Viado
Bob Bastien
Bobbie Angulo
Brandon Dobson
Brandy Kollenborn
Brian Anderson
Bridget Campbell
Bonnie Crissman
Bronwyn Mednick
Caleb Hayes
Carr Kunze
Carrie Wylie
Castalia Roman
Catherine Dolph
Catherine Relyea
Celeste Hock
Charlotte Moore
Cherissa Lee
Cheryl McDonald
Chiquita Tillman
Chris Healy
Chris Penny
Christina Garcia
Christina Meza
Christine Caldwell
Christopher Johnson
Cindi Mahoney
Claire Tauriainen
Claudia Cappio
Cleo Williams
Corinna Pereira
Cynthia Davidson
Dai Thai
Dakota Neal

David St. Cyr
Deborah Romano
Debra Starbuck
Denise Teora
Denise Clark
Diane Richardson
Donna Allison
Douglas Kincaide
Ed Beltejar
Eden Saldana
Edith Hodges
Elaine Brown
Enoch Yeung
Eric Johnson
Eric Riegert
Erica Guerra
Erika Gomez
Erik Long
Erika Hedglin
Evan Gerberding
Evelia Limeberger
Exer Toney
Ezzard Fleming
Gail Tateyama
Greg Carter
Gregory Ricard
Guy Motter
Heather Espinoza
Helen Villagomez
Henry Sharp
Howard Iwata
James Robinson
Janet Louie
Japaul Lavrigata
Jason Weaver
Jeffrey Slaton
Jennifer Beardwood
Jennifer Gaffey
Jennifer Giron
Jennifer Reeves
Jennifer Silva
Jessica Elia
Jim Foley
Jim Morgan
Jim Poile
Jim Rengstorff
JoAnn Artiaga
Joe Moroni
John Herman
John Kennedy
John Maio

John Matheny
John Ottinger
John Tumminelli
JoJo Ojima
Jon Hughes
Josie Hernandez
Juan Riggins
Judy Fong
Julie Fussner
Julie Thornton
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Kathleen Cook
Kathy Phillips
Katie Miner
KC Staley
Keith Sutherland
Kelli Alten
Kelly Jordan
Kelly Sacco
Kelvin King
Ken Giebel
Kevin Brown
Khamla Kannalikhram
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Kristine O'Daly
Kristy Morrow
Larry Miller
LaToya Thompson
Laurie Andrade
Leah Pears
Leanne Walker
Leila Feinstein
Lesli Faulk
Liane Morgan
Lilly Voravongsa
Linda Mellor
Linda Swinton
Lisa Akoon-Chang
Loretta McGrath
Lori Hamahashi
Lucille Stanko
Lynard Khan
Lynn Ringor
Marc Victor
Margaret Alvarez
Maria Jimenez
Maria Norbeck
Marian Grant
Marianne Cooper
Mariar Wong
Marilyn Alvarado

Marisa Fogal
Matthew Mielewski
Mary Jeffery
Meihong Guan
Melissa Flores
Michael Ojima
Michele Arnoux
Michelle Lee
Michelle Novoa
Miguel Mejia
Mikki Mauldin
Ming Lee
Misty Miller
Molly Charles
Molly Ellis
Nancy Santucci
Nanette Guevara
Nicholas Ojima
Nick Kufasimes
Nicole Galiano
Nicole Slaton
Nicole Temple
Oksana Glushchenko
Pam Ellis
Pam Vinson
Pam Wilson
Pamela Evans
Pamela Russell
Paul Laroa
Paul Steinke
Paul Van Brocklin
Pauline Yu
Peter Buck
Rae Parda
Rangeela Dharan
Rebecca Anderson
Rebecca Buford
Reggie Wong
Reid Jones
Rene Ingram
Rentura Alarcon
Rhonda Barrow
Rich Walline
Robin Monk
Roger Kollias
Ronald Carter
Rosalinda Rafanan
Russel Howell
Russell Nakao
Ruth Vakili
Sabrina Saxton

Sally Omdahl
Sandra Gallagher
Sandy Huang
SangChol Thompson
Scott Sequira
Selsa Castellari
Sharyl Silva
Shelby Banks
Sheila Felder
Sherelaine Abadeza
Sherri Kerth
Sheryl Angst
Smyra Bailey
Stan Sowers
Stephanie Alstrom
Stephen Beckman
Stephen Gallagher
Steve Adams
Steve Pogozelski
Sue Diurni
Summer Kalwani
Susan Murtishaw
Susan Wagner
Suzanne Ledesma
Suzanne Uppinghouse
Tammy Chapman
Tammy Gauthier
Tammy Moreno
Tammy Yu
Tanishia Hodge
Tauna Bradell
Teresa Creamer
Teresa Glenn
Thelma McIntosh
Therese Volk
Thien Le
Tim Hsu
Tom Armstrong
Tom Dennis
Tom Freeburger
Tom Nann
Tony Sertich
Trish Hoehne
Trisha Vo
Venita Ashley
Victor James
Wendy Ng
William Lee
Wisheena Vercher
Ying Lu



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