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**Richard Ivar Rydstrom, California Attorney At Law,  
J.D. Law, Bachelor of Science in Public Accounting, LL.M. Taxation**

Founding Principal, Co-Founding Member and Chairman of the Coalition for Mortgage Industry Solutions.

Richard Ivar Rydstrom is Chairman of the Coalition for Mortgage Industry Solutions. Founded in 2008, the Coalition for Mortgage Industry Solutions (or CMIS) seeks to supply a neutral forum and framework to foster dialogue necessary to convert diverse self-interests into comprehensive solutions or priorities for all industry participants, as well as borrowers and consumers. All related trade associations, industry and consumer leaders are invited to join and participate. The Coalition will act as a policy institute or think tank, a repository and reconciliation clearinghouse, as well as a facilitator of self-regulating solutions in the mortgage, housing and capital markets.

Over 27 years ago Mr. Rydstrom began his career working for banks in New York City as an accountant and auditor with respect to mortgage originations, loan pools, fraud detection and as an FBI interface. Richard has earned a J.D. in Law, a Bachelor of Science in Professional Accountancy, an International Law Certificate from Cambridge Law School in England, and an LL.M. in Taxation. Richard is a member of the Association of American Trial Lawyers (ATLA) and practices law in California. His practice includes litigation and transactional matters concerning consumers and business, banking, mortgages, finance, real estate, foreclosures, loan buy backs, trusts, contracts, legal risks and asset protection planning, and select special engagements regarding international business, SOX, bankruptcy, taxation and insurance matters.

In January 2007, Mr. Rydstrom was published by the 110th Congress, House Ways & Means Committee in hearings held by Chairman Charles Rangel on the State of the Economy and Challenges Facing the Middle Class, Homeownership & Retirement (republished in Pepperdine's Journal of Business Entrepreneurship and the Law). Richard is a creator of industry solutions. He created TID™ (Truly Intelligent Disclosures™), SHILO™ (Safe Harbor Intelligent Loan Options™), OptinSafeHarbors™, OptinCramDowns™, SharedBuiltInEquityMortgages™, Foreclosure Mortgage Investment Insurance Funds™ (FMII™), and HotNeutral™ to reconcile and equalize the bargaining power between the lenders and homeowners in mortgage loan workouts and modifications.

He has authored numerous industry articles including the Public Educational Outreach Booklet entitled *13 Homeowner Solutions to Default & Foreclosure*, *“Zone of Insolvency” Meets the “Zone of Coverage” in the Mortgage Meltdown* – *Liability Lessons from the Official Take-Under of Bear Stearns*, *The National Mortgage Meltdown and the Collapse of the Shadow Banking System*, *Helping Homeowners Keep Their Homes, and Lenders Keep Their Loans*, *The New Liability Circle*, *From Enron to Martha!* and *12 New Rules to Keep You & Your Client Out of Corporate Jail!* [2003 Update re SOX – Sarbanes-Oxley; FASB, GAAP].

Richard has been recognized as a Spotlight personality in Brokers News (October Research Company), MortgageOrb's Person of the Week, among others.