

VIRGINIA ANNE HOUSUM
Senior Vice President, UMB Bank, n.a.

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PROFESSIONAL EXPERIENCE

Current: Senior Vice President, municipal bond workout specialist, UMB Bank, n.a.

2003-September, 2013: Wells Fargo Bank, N.A.—municipal bond workout specialist, involved in numerous defaults of CCRCs, hotels, multifamily housing facilities, sports arenas, charter schools, private schools, and other facilities financed with municipal debt. Extensive experience working with institutional investors, especially mutual fund analysts.

1992 - 2003: Dorsey & Whitney LLP, Partner—specialized in workouts and municipal bond defaults, representing indenture trustees. Engaged in numerous bankruptcy cases, including Orange County, California, Vallejo, California, approximately 15 “dirt district” Chapter 9 filings in Colorado.

Previous experience: law firms in Denver, Colorado; U.S. Senate Committee on Banking, Housing, and Urban Affairs, counsel, and general counsel to the Financial Institutions and Consumer Affairs Subcommittee, Washington D.C. 1983-1986

EDUCATION: LL.M. in Taxation, New York University, June, 1977; J.D. University of Denver, December, 1975; B.A., University of Colorado, 1972

Occasional speaker at NABL, National Federation of Municipal Analysts, Western Securities Transfer Association, PLI Annual Financial Services Institute, the Association of Bank Holding Companies annual Lawyers Committee meeting; occasional speaker at Colorado Bankers Association meetings