

## **MEMORANDUM**

**TO:** File No. S7-14-11

**FROM:** Jay Knight  
Special Counsel  
Office of Structured Finance  
Division of Corporation Finance  
U.S. Securities and Exchange Commission

**RE:** Call with Fair Isaac Corporation

**DATE:** May 2, 2011

---

On April 25, 2011, Jay Knight of the Division of Corporation Finance and Eric Emre Carr of the Division of Risk, Strategy, and Financial Innovation participated in a conference call with the following attendees:

- Fair Isaac Corporation: Reginald Barry, Joanne Gaskin, Daniel Nestel, and Vance Gudmundsen
- Federal Housing Finance Agency: Austin Kelly, Ron Sugarman, Josh Foster, and Tom Joseph
- Office of Thrift Supervision: Steve Lake.
- Department of Housing and Urban Development: Mike Nixon
- Department of the Treasury: Beth Mlynarczyk and Sharon Haeger
- Office of the Comptroller of the Currency: Chris Downey
- Federal Reserve System: William Treacy, Flora Ahn, and Sebastian Astrada

The discussion included, among other things, the Commission's Proposed Rules for Credit Risk Retention.