

# NAMB/SOUTHEAST SCHEDULE as of 7/11/08

Schedule subject to change. Most events are included in full registration fees only.  
All events take place at the Hilton New Orleans Riverside on the First, Second & Third Floors.

## Friday, August 22

8a.m. – 6p.m.

### NAMB Committee Meetings – CANCELLED

(Please check with Committee Chairs to see if the meeting was rescheduled for a different date and/or time.)

**Press Room**, Prince of Wales

8a.m. – 5p.m.

8a.m. – 5p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **NAMBits Intro** (by invitation only) (8 CEs) Oak Alley
- **ABCs of FHA, #1040**, Chip Cummings, CMC (8 CEs) Rosedown  
*ABCs of FHA covers the basics of FHA origination processing, underwriting and compliance, including Good Faith Estimates and maximum mortgage calculations. The course also looks at property and credit analysis and refinance transactions.*
- **Commercial 102, #5050**, Faculty TBD (8CEs) Belle Chase  
*Commercial 102 is an intermediate course that looks at the fundamental skills necessary for brokering a commercial loan and helps to develop a limited practice of the skills, knowledge, and business strategies required for the successful origination of commercial mortgage transactions.*

2 – 6p.m.

**Registration**, First Floor

## Saturday, August 23

7:30a.m. – 5p.m.

**Registration**, First Floor

8a.m – 5p.m.

**Press Room**, Prince of Wales

8a.m. – 12noon

**EDUCATION SESSION – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **203K, #1050**, M&T & Jayne Sims, CMC (4 CEs) Rosedown  
*This course examines Renovation Lending. The course covers the different loans available and helps the participant to understand how the loans are originated.*

8a.m – 5p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **NAMBits Intro** (by invitation only) (8 CEs) Oak Alley
- **Protect Your Business: The Customer, the Law and You, #3010**, Ruth Faynor, CMC, CRMS (8 CEs) Elmwood  
*Protect Your Business: The Customer, The Law & You looks at the fair lending regulations and legal compliance, and then applies those principles beyond the legal boundaries to strategies of good business.*

9a.m. – 4p.m.

**Obtaining CRMS/CMC Status Certification- Certification Workshop & Luncheon**, Belle

Chase – **ADDITIONAL FEE:** \$150 per person and advance registration required. Fee includes lunch, a study book and a \$25 discount towards the CRMS and/or CMC exam fee.

**Terry Meland, CMC**

Interested in taking the next step in your career? The Certified Residential Mortgage Specialist (CRMS) and the Certified Mortgage Consultant (CMC) certifications recognize those who have achieved the industry's highest standard of professionalism. Due to popular demand, NAMB is offering this prep course designed to provide an intense learning experience for mortgage professionals who are planning to get certified. This new prep course, created by the Illinois Association of Mortgage Professionals, will help prepare you for both exams, give you a 'feel' for what the actual exams will be like, improve your performance, increase your confidence and align your priorities/preparations for the CRMS and/or CMC.

**SYMPOSIUM – Lessons Learned: The Power of Partnerships**, HEC-A Room

**Included with full registrations only – FOR NON-REGISTRANTS, ADDITIONAL FEE:** \$199 per person and advance registration required.

An opportunity to discuss with industry experts the hottest topics in 2008 and get the tools you need to succeed.

**Morning Facilitator: Don Fader, CRMS**

**Afternoon Facilitator: JoLee Gudmundson**

8 – 8:30a.m.	<b>Networking Continental Breakfast</b> , HEC-B Room
8:45a.m. – 9:45a.m.	<b>How to Become a FHA Broker</b> , John Councilman, CMC, CRMS
9:45a.m. – 10:45a.m.	<b>GSE Update</b> , Representatives from Fannie Mae and Freddie Mac
10:45a.m. – 11:15a.m.	<b>Refreshment Break &amp; Networking Opportunity</b>
11:15a.m. – 12:15p.m.	<b>Government Affairs Update</b> , Representatives from the NAMB Government Affairs Committee and invited guests
12:30 – 2p.m.	<b>Symposium Networking Luncheon</b> , HEC-B Room <b>Finding Humor in the Minutiae of Life</b> , Charles Marshall Laughter is a necessary part of life and one of our best defenses against pain, trial, and disappointment. Learn how to recognize the “funny” in your life and start enjoying life’s rollercoaster ride!
2:15p.m. – 3:15p.m.	<b>How to Be an Effective Board Member</b> , Patrice Yamato, CRMS
3:15p.m. – 4:15p.m.	<b>Everything YOU Need to Know About Foreclosures &amp; Short Sales</b> , Victoria Johnson
4:15 – 4:45p.m.	<b>Refreshment Break &amp; Networking Opportunity</b>
4:45 – 5:45p.m.	<b>How Can I Get Involved with Commercial Loans</b> , Art Swiatkowski
5:45 – 6:45p.m.	<b>VIP Reception for Symposium Participants, Board &amp; Invited Guests</b> , Versailles

1 – 5p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **Introduction to Appraisal Underwriting, #3050**, Genworth & Frank Torch, CRMS (4 CE) Rosedown  
*Introduction to Appraisal Underwriting explains the basics for working with an appraisal. The course looks at the basic elements and requirements for all appraisals as well as discussing common signs of appraisal fraud.*

1 – 5:45p.m.

**Board Lunch and Meeting**, Jefferson Ballroom

**Sunday, August 24**

7a.m. – 6p.m.

**Registration**, First Floor

8a.m. – 5p.m.

**Press Room**, Prince of Wales

8 – 9:30a.m.

**State Executive Directors Meeting - CANCELLED**

9:30a.m. – 1p.m.

**Delegate Council Meeting**, Versailles Ballroom

1 – 3p.m.

**Delegate Council Roundtable Luncheon**

Choice of three **HOT** topics including representatives from Government Affairs, Membership & Education, Rosedown, Magnolia & Jasperwood

1:30 – 5:30p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **Nation’s Fair Lending Laws, #2010**, Ruth Faynor, CMC, CRMS (4 CE) Belle Chase  
*Fair Lending discusses the federal laws related to fair lending - Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Home Mortgage Disclosure Act (HMDA) and Interagency Policy Statement on Fair Lending.*
- **VA Loans (New Pilot Course) #1100**, Jim Brown & Frank Torch, CMC, CRMS (4 CE) Elmwood  
*This course is an introduction to the VA loan programs. The course explores available loans as well as eligibility requirements, fees involved and refinancing options.*

2 – 6p.m.

**Exhibitor Setup**, Ballroom

3:30 – 5:30p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **Intro to Ethics: Case Study, #4011**, Jayne Sims, CMC (2 CE) Rosedown  
*Ethics introduces participants to the field of ethical decision making by presenting definitions of ethics and encouraging students to discuss the impacts of ethical decision making. The course includes a discussion of the NAMB Code of Ethics and how ethical decision making impacts one’s daily business practice. The course also uses a case study.*
- **Identity Theft, #3070**, Bill Howe, CMC, CRMS (2 CE) Jasperwood  
*This course is designed to help the broker better understand the problems associated with identity theft. It teaches the broker to understand how identity theft occurs and what he/she or his/her customer can do to prevent it.*

- **ABCs of Conventional Lending, #1110** Fannie Mae & Rocke Andrews, CRMS (2 CEs)  
Oak Alley  
*This course will provide an overview of the process of originating conventional loans, using Fannie Mae's Desktop Originator (DO) and Fannie Mae mortgage products as examples.*

5:30 – 7p.m.

**NAMPAC Event**, Versailles Ballroom

## Monday, August 25

7a.m – 7p.m.

**Registration**, First Floor

8a.m – 5p.m.

**Press Room**, Prince of Wales

8 – 9a.m.

**Special Session: *What is a NAMB Commercial Mortgage Professional Member?*** Belle Chase  
Representatives from the *NEW* Commercial Committee will be on hand to discuss this exciting new program.

8a.m – 12noon

**Exhibitor Setup**, Ballroom

8:15 – 8:45a.m.

**Networking Breakfast**, Napoleon Ballroom

9 – 11:30a.m.

**Roundtable Discussions – *Lessons Learned: Building Successful Relationships***, Napoleon Ballroom

**Michael L. Stahl, Motivational Concepts**

*It isn't the events that have the most meaning, but the individuals we affect and who affects us. When people work together, great things happen.* For those of you who have been fighting the battle you know this has been a very frustrating and difficult year. Facilitator Michael Stahl, with your assistance, will answer the timely question – ***Where Do We Go From Here?*** With your combined commitment, enthusiasm and excitement – together we can make a difference!

12:30 – 4:30p.m.

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **Truth in Lending Act (TILA), #2030**, Audrey Acquisti, CMC, CRMS (4 CEs) Jasperwood  
*This course discusses the Truth in Lending Act, its Regulation Z and the Commentary to Regulation Z.*
- **Commercial 101, #5040** (4 CEs) Magnolia, Art "Ski" Swiatkowski  
*Commercial 101 covers the basics of commercial lending, including borrower types, property types and lender types. The course looks at the commercial market and its similarities and differences to the residential market as well as various lending solutions within the market.*
- **Shut the Door on Fraud, #3030** Genworth & Mary Kay Scully (4 CEs) Elmwood  
*Shut the Door on Fraud looks at the various types of mortgage fraud and looks at the signs that fraud has been committed. It also teaches brokers the red flags to look for in each part of the loan application file.*

1:30 – 4:30p.m.

**EDUCATION SESSION – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **RML Module 3 (Pilot Course), #1013, CANCELLED**

1 – 2:45p.m.

**Industry Partners Broker Workshops**

- **"Back to Basics": Building Business in a Changing Market**, Oak Alley  
**Steve Linville, Regional Sales Director, Fannie Mae**

How do you grow business in a declining home value market? How can you provide choice to borrowers with the tightening of underwriting guidelines? How can you remain competitive in a fast-changing market? These are some of the more pertinent questions that mortgage brokers have as they seek to grow their business. The mortgage industry is shifting back to basic approaches to lending – from lead generation to origination – and Fannie Mae is here to help! In this session, we will: review the changing mortgage market; understand the various industry responses to the market and how those changes affect you; learn "What's New at Fannie Mae?" – updates on our underwriting guidelines and mortgage product line and discuss Best Practices for how you can use Fannie Mae's Desktop Originator® to enhance customer service and build more business.

- **Realizing Possibilities in a Changing Market**, Belle Chase  
**Freddie Mac**

Doing business in the changing mortgage market is filled with new challenges, including conservative underwriting and declining home values. At Freddie Mac, we're here to help you overcome these challenges and realize possibilities to maintain and expand your business. Join us for this in-depth session where we'll share: the truths and consequences of the changing market – what has changed and what it means for you and your business; why first-time homebuyers are still a viable opportunity and ways to reach them; how to find the right product for your borrower – an overview of Freddie Mac's mortgage product requirements and features and tips to help you make the most of Freddie Mac's Loan Prospector® including how to pre-qualify borrowers using Loan Prospector, interpreting Loan Prospector feedback, data entry solutions and more.

4 – 7p.m.

**Exhibit Hall Preview & Opening Reception**, Grand Ballroom & Foyer

You will definitely want to be present when the exhibit hall doors open on Monday afternoon. It's a time for a fabulous celebration! After years of planning, what better place than right inside the exhibit hall with NAMB friends and industry associates to kick-off NAMB/SOUTHEAST 2008! Look for added surprises throughout the evening.

## Tuesday, August 26

7a.m. – 6p.m.  
8a.m. – 12noon

**Registration, First Floor**

**EDUCATION SESSIONS – ADDITIONAL FEE:** \$20 Supply Fee per person per course and advance registration required.

- **Analysis of the Self-Employed Borrower, #3060**, Genworth & Mary Kay Scully (4 CEs) Elmwood

*Analysis of the Self-Employed Borrower discusses the risks associated with underwriting the Self-Employed Borrower and helps the participant learn to properly assess the borrower. Participants learn to complete the Cash Flow Analysis Worksheet and how to assess the viability of a business.*

- **Shedding Light on Credit Scoring, #3020**, Audrey Acquisti, CMC, CRMS (4 CEs) Belle Chase

*The course is designed to provide the broker with a basic understanding of the complexities and conditions of credit scoring and prepare him/her to be a resource for the consumer. It includes a discussion of FICO bureau scores and MDS bankruptcy scores, evaluating a score to industry guidelines, and compensating factors.*

8 – 10:30a.m.

**Mini-Commercial Workshop for Residential Brokers, Oak Alley**

A **Beyond the Basics** program designed as a follow-up to the Education Session: Commercial 101 being offered on Monday afternoon. Find out how to market yourself as a residential/commercial resource and much, much more! CEs are not available for this workshop.

8a.m – 5p.m.  
9 – 11a.m.

**Press Room, Prince of Wales**

**Leadership Forum: Lessons Learned: Visions for the Future**, HEC Ballroom A & B

**Facilitator: Penny Fagan, CRMS**

Join with **Marc Savitt, CRMS**, NAMB's 2008-2009 President, and other key industry experts to include state presidents: **Craig McMurty** (Alabama); **Sal Bernadas, CRMS** (Louisiana); **Ron Mitchell** (Kentucky); **Walter Moody** (Georgia), Jeff Farnham, CMC, CRMS (Mississippi) and more are expected to include a representative from **Wells Fargo Home Mortgage**. This forum is guaranteed to be inspiring and thought-provoking. If you are a mortgage professional, lender or other affiliated vendor, you won't want to miss this exciting session.

11:15a.m. – 12:45p.m.

**Industry Partners Broker Workshops**

- **Think Wells Fargo and Stay in the Race**, Jasperwood

**Wells Fargo Home Mortgage**

Come see how Wells Fargo Home Mortgage is leading the pack. Hear from industry leading experts on Fair and Responsible Lending as well as commentary on how the market will continue to shift in the future. We'll show you how to position your business for future success as well as ways to work with us to build your market share in these uncertain times.

- **To Be or Not To Be (an independent mortgage broker)? That is the Question.**, Rosedown  
**Daniel Jacobs, 1st Metropolitan Mortgage**

This provocative session will explore whether it is feasible to remain an independent mortgage broker in this rapidly changing environment. Only the strongest organizations with the right resources will survive this radical market change. 1st Metropolitan Mortgage will present options that may help you answer Shakespeare's question as it applies to you now.

- **Jump Start to Commercial Lending**, Magnolia

**Brian Monaco, Manager Business Development, Silver Hill Financial, LLC**

The small-balance commercial market is a fascinating and evolving segment of the mortgage banking industry. This introductory hands-on training course features an overview of the small-balance commercial market including industry basics, common property types and sample transactions. Market characteristics and drivers are also examined. The Silver Hill approach to meeting the small balance opportunity is reviewed, with a detailed explanation of programs and eligible property types. The commercial appraisal and title process will also be discussed and so much more!

- **Discovering Opportunity in a Changing Market**, Oak Alley,

**Art "Ski" Swiatkowski, Vice President- Business Development, InterBay Funding, LLC**

If you intend to survive the challenges of the current marketplace, you need to learn to find the hidden opportunities that the market holds. Add a new channel of business. Diversify your product offerings. Build an additional revenue stream. This session will show you why small commercial real estate and income property lending may be the perfect addition to your residential efforts.

Less competition, less restrictions and larger commissions are some of the aspects that make doing commercial loans an outstanding opportunity. Join Ski for an information packed session that will show you how to get started in one of the best kept, profitable secrets in the mortgage industry.

1 – 6p.m.

**Exhibit Hall Open, Grand Ballroom**

Expect to see numerous companies presenting the latest products, opportunities, programs and professional services available to today's mortgage professionals.

6 – 11p.m.

**Exhibitor Teardown, Grand Ballroom**