



## UPDATED PROGRAM-AT-A-GLANCE as of 11/3/08

Schedule Subject to Change. Most Events are Included in Full Registration Fees Only. Additional Information will be Available Soon.

### Friday, November 14

2-6p.m. **Registration Staff Training** (*Limited services available*) Third Floor Ballroom Prefunction

### Saturday, November 15

7:30a.m.-5p.m. **Registration Desk Open** Third Floor Ballroom Prefunction

8a.m.-Noon **EDUCATION SESSIONS – ADDITIONAL FEE: \$20 Supply Fee**  
per person per course and advance registration required.

° **Construction to Permanent Lending, #1090** 4 CEs,

INSTRUCTOR: **Rocke Andrews, CRMS, Room 202**

Construction to Perm 101 explains the basics of construction lending and the responsibilities involved in the construction loans. It looks at the differences in originating construction loans, how to structure the transaction and complete the appraisal, as well as the broker's responsibility in the transaction.

° **Shut the Door on Fraud, #3030** 4 CEs, INSTRUCTOR: **Mary Kay Scully, Room 201**

"Shut the Door" 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.

8a.m.-5p.m. **Press Room, Room 207**

8a.m.-6:45p.m. **Symposium-Let's Get Back to Basics!** Room 318

Facilitators: **Jason Berman**, HSBC Mortgage (AM Session)  
& **David Luna**, American Mortgage Education (PM Session)

Included with full registrations only – FOR NON-REGISTRANTS, ADDITIONAL FEE: \$199

Per person and advance registration is required. An opportunity to discuss with industry experts the hottest topics this fall and get the tools you'll need to succeed.

8-8:30a.m. **Networking Breakfast**

8:45-9:45a.m. **Session I – VA Loans with Penny Fagan, CRMS**

9:45-10:45a.m. **Session II – Practical Recourses, "Mastering All Aspects of Short Sales" with David Compton**

David is a partner in Practical Resources, a company based in Carlsbad, California that specializes in delivering self-improvement educational programs to REALTORS® and lending professionals. On the surface the execution of a Short Sale appears to be confusing, however once you understand the process and have sharpened your negotiating skills, the return can be quite rewarding.

10:45-11a.m. **Refreshment Break & Networking Opportunity**

11a.m.-Noon **Session III – Continuation of Practical Recourses with David Compton**

Noon-2p.m. **Symposium Luncheon** with two great speakers, Room 319,

**The Honorable Gary Miller (Confirmed)** Congressman Gary G. Miller was elected to the U.S. House of Representatives in 1998 to represent California's 42nd Congressional District. Mr. Miller serves on the House Financial Services Committee, which oversees the United States' banks, stock exchanges, real estate market and insurance industry, and the House Transportation and Infrastructure Committee, which oversees the nation's highways, railroads, airports and water infrastructure. As a member of these committees and a former business owner, Mr. Miller brings real-world experience to address the transportation, water and housing needs of the 42nd district.

Co-author, **Mathew Padilla** of **Chain of Blame: How Wall Street Caused the Mortgage and Credit Crisis** reveals the truth behind America's housing and mortgage crisis and all details of what went wrong. Matt is a business reporter at the *Orange County Register* in Southern California.

2:15-3:15p.m. **Session IV – Mortgage Fraud with Robert Simpson, Atty.**

Bob is president of IMARC, an attorney and a prior loan broker. He can spot the key factors in any fraud file. He understands examination of evidence and the value of good judgment and has helped solve multi-million dollar frauds.

3:15-4:15p.m. **Session V – The Economic Effect of the HVCC with Dave Biggers**

Dave Biggers, CEO of a la mode, inc., will be speaking and taking questions on the upcoming Home Valuation Code of Conduct regulation (HVCC) and its significant impact on how mortgage brokers are allowed to work with appraisers.

4:15-4:45p.m. **Refreshment Break & Networking Opportunity**

4:45-5:45p.m. **Session VI – Loan Modifications with Ron Quentero**

Ron is the only trainer/consultant in the industry who has sold real estate, originated loans and mortgage and property management companies. Ron shares his diverse corporate experience by coaching America's top producing professionals through cutting-edge programs.

6-7p.m. **VIP Reception** for Symposium Participants, Board

& VIP Guests, Room 319

## Saturday, November 15 Continued

- 8a.m.–5p.m. **EDUCATION SESSIONS** – ADDITIONAL FEE: \$20 Supply Fee per person per course and advance registration required.
- ° **ABC's of FHA, #1040** 8 CEs, INSTRUCTOR: TBD, CMC Rooms 204-205  
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.
  - ° **Protect Your Business: the Customer, the Law & You, #3010** 8 CEs, INSTRUCTOR: Mark Bittle, CRMS, Rooms 208-209  
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.–5p.m. **Obtaining CRMS/CMC Status Certification-Certification Workshop & Luncheon, Rooms 301-302**– 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. Presented by: **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.
- 1-5p.m. **EDUCATION SESSIONS** – ADDITIONAL FEE: \$20 Supply Fee per person per course and advance registration required.
- ° **203K, #1050** 4 CEs, INSTRUCTOR: Rocke Andrews, CRMS, Room 202  
This course examines Renovation Lending. The course covers the different loans available and helps the participant to understand how the loans are originated.
  - ° **Loan Processing-Loan Essentials, #3040** 4 CEs, INSTRUCTOR: Mary Kay Scully, Room 201  
Mortgage Loan Essentials teaches individuals their roles and responsibilities within the mortgage loan process. The course lays out the roles and responsibilities of the loan officer and loan processor. It teaches loan officers to properly conduct an application interview and teaches processors what to do while processing an application.
- 2-6p.m. **Board Meeting** Room 320

## Sunday, November 16

- 7:30a.m.–7p.m. **Registration Desk Open**, Third Floor Ballroom Prefunction
- 8-10a.m. **State Executive Directors Meeting** Rooms 208-209
- 8:30-10a.m. **Delegate Council Roundtable Breakfast** Rooms 301, 302 & 303  
(Choice of three hot topics including Government Affairs, Lending Integrity & State Chapter Development with Joe Camarena)
- 8a.m.–Noon **EDUCATION SESSIONS** – ADDITIONAL FEE: \$20 Supply Fee per person per course and advance registration required.
- ° **Shedding Light on Credit Scoring, #3020** 4 CEs, INSTRUCTOR: Rocke Andrews, CRMS, Rooms 202  
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.
  - ° **Intro to Appraisal Underwriting, #3050** 4 CEs, Mary Kay Scully, Rooms 204-205  
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.
- 8a.m.–5p.m. **Press Room**, Room 207
- 8a.m.–5p.m. **EDUCATION SESSION** – ADDITIONAL FEE: \$20 Supply Fee per person per course and advance registration required.
- ° **Advanced Commercial Loan Brokering, #5030** 8 CEs, INSTRUCTOR: Kevin Fuko, Room 201  
Advanced Commercial Loan Brokering aims to further develop the participant's skills, knowledge, and business strategies required for success full origination of commercial mortgage transactions for Multi-family, Retail, Office and Mixed Use properties through comparative discussion of the analytical elements, case study, and practical skill practice exercises.

## Sunday, November 16 Continued

- 10a.m.-1:30p.m. **NAMB Delegate Council Meeting, Rooms 318-319**
- 2-6p.m. **EDUCATION SESSIONS – ADDITIONAL FEE: \$20 Supply Fee**  
per person per course and advance registration required.
- ° **Truth in Lending (TILA), #2030** 4 CEs, INSTRUCTOR: Rocke Andrews, CRMS, Room 202  
This course discusses the Truth in Lending Act, its Regulation Z and the Commentary to Regulation Z.
  - ° **Nation's Fair Lending Laws, #2010** 4 CEs, INSTRUCTOR: Mark Bittle, CRMS,  
Rooms 204-205  
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.
- 2-6p.m. **Exhibitor Setup, 3<sup>rd</sup> Floor Ballroom**
- 6-7p.m. **Networking Opening Reception, Room 320**  
Enjoy good food and the company of your colleagues, exchange ideas & share knowledge! Meet up with your peers to give as well as receive advice on how to improve your business and help you achieve your business goals! **DROP OFF YOUR BUSINESS CARD AT 6PM FOR A CHANCE TO WIN A GREAT PRIZE – BOSE HEADPHONES!**

## Monday, November 17

- 7:30a.m.-7p.m. **Registration Desk Open** Third Floor Ballroom Prefunction
- 8a.m.-Noon **EDUCATION SESSION – ADDITIONAL FEE: \$20 Supply Fee**  
per person per course and advance registration required.
- ° **Reverse Mortgages, #1070** 4 CEs, INSTRUCTOR: Ralph Rosynek, Rooms 301-302  
Reverse Mortgage Basics focuses on developing the basic knowledge and skills in reverse mortgage lending. The course demonstrates the differences between the reverse mortgages and traditional mortgages, looks at the characteristics of reverse mortgages and the available products.
- 8a.m.–5p.m. **Press Room, Room 207**
- 8a.m.-5p.m. **Exhibitor Setup, Third Floor Ballroom**
- 8:30-9a.m. **Networking Breakfast, Room 318**  
Enjoy a light breakfast buffet before the morning session.
- 9-Noon **General Session - Marketing FHA Programs with Nancy E. West**, Marketing & Outreach Specialist, U.S. Dept. of Housing & Urban Development, Santa Ana, CA followed by panel discussion, Room 318  
Facilitator: **Cherie Pheiffer**, MGIC, Panelists: **David Luna**, American Mortgage Education; **Sophie Lapointe**, Five Star Mortgage and **Scott Stingley**, CRMS, Stonebrook Mortgage
- 12 Noon-2p.m. **Luncheon and Speaker, Room 319-320**  
Due to his Washington, DC responsibilities, The Honorable Barney Frank was unable to accept this luncheon session invitation. A replacement speaker is being scheduled that will be equally as exciting and informative!
- 2-4p.m. **EDUCATION SESSION – ADDITIONAL FEE: \$20 Supply Fee**  
per person per course and advance registration required.
- ° **ABC's of Conventional Lending, #1110** 2 CEs, INSTRUCTOR: Shana Sowles, Fannie Mae  
Rooms 301-302  
This course will provide an introduction and overview of conventional lending for new mortgage brokers. Topics will include: What is a conventional loan?; How do conventional loans compare with FHA, Alt A, etc.?; What is automated underwriting?; What is the process for originating a conventional loan?; What are credit bureaus, appraisals, title, mortgage insurance, etc. and how do they fit into the origination process? and What are some current conventional mortgage products?
- 2-6p.m. **EDUCATION SESSIONS – ADDITIONAL FEE: \$20 Supply Fee**  
per person per course and advance registration required.
- ° **VA Loans, #1100** 4 CEs **THIS EDUCATION SESSION CANCELLED**
  - ° **Mortgage Broker Business Ethics, #4010** 4 CEs, INSTRUCTOR: Carol Gardner, CMC, CRMS, Rooms 306-307  
Mortgage Broker Business Ethics explores the basic concept of ethics in relation to business judgment and practice. The internal and external decision-making process of mortgage professionals is discussed with regard to job performance, consumer pressures, and industry competition. The goal is to promote decisions that support standards of good business practice while ultimately leading to the development of positive public image and respect of the mortgage brokerage profession.

## Monday, November 17 Continued

- 2:15-3:45p.m. **Breakout Session: "It Doesn't Take Luck -- It Just Takes Encompass"**  
Sponsored by **Ellie Mae, Inc.**, Rooms 204-205  
Don't gamble with your business. In this Encompass training session, you'll learn from the experts at Ellie Mae how to spend less time worrying about your business and more time growing it -- with Encompass, the end-to-end loan process automation platform. Get total visibility into your business, so you can close loans faster and spend more time on what matters most -- building more relationships to generate more volume. Speaker: **Tracy Farber**, Implementation Manager
- 4:15-6p.m. **JUST ADDED: Breakout Session: Loss Mitigation/Short Sales/Foreclosures and More!**  
with Victoria Johnson, Luxury Loans Rooms 201-202
- 4:15-6p.m. **Industry Partners Workshop, Session 2** Rooms 301-302  
**"Back to Basics": Building Business in a Changing Market** sponsored by **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. **Speaker: Shana Sowles, CRMS**, Desktop Originator® (DO®) Area Manager – St Louis/Kansas City
- 6-8p.m. **NAMPAC Reception – Let the Good Times Roll**, Rooms 319-320  
Enjoy a two hour full bar with lots of fun finger foods, autographs and photos with **basketball legend and superstar Bill Walton** at the NAMPAC event and a small take home gift for all. [A \\$75 separate entry fee applies to benefit the NAMPAC fund\\* payable at the door.](#) This is a NAMB member's only event.
- Basketball Hall of Fame inductee Bill Walton's professional career began when he was the number one over all pick in the 1974 NBA Draft by the Portland Trailblazers. Walton's honors include, NCAA Player of the Year; NBA's Most Valuable Player, NBA's All-Star Team, NBA's Playoff's MVP and one of the NBA's fifty greatest players of all time just to name a few.

*\* NAMPAC accepts voluntary personal contributions in any amount up to \$5,000 per member each year. Contributions to NAMPAC are for political purposes. You may refuse to contribute without reprisal. Contributions to NAMPAC are not tax deductible for federal income tax purposes. Only NAMB members may be solicited for contributions although non-NAMB members may contribute if not solicited. Federal law requires that NAMPAC report all contact information on contributors, including name, address, employer name, and occupation, whose contributions aggregate to \$200 and over, per calendar year. (See 11 C.F.R. § 114.5; 26 U.S.C. § 6113)*

## Tuesday, November 18

- 7:30a.m.-5p.m. **Registration Desk Open** Third Floor Ballroom Prefunction  
7:30-9:30a.m. **EDUCATION SESSIONS** – ADDITIONAL FEE: \$20 Supply Fee per person per course and advance registration required.  
    <sup>o</sup> **Intro to Ethics, Case Study, #4011 CANCELLED** – Space is available at the four hour session at 2 PM on Monday.  
    <sup>o</sup> **Reverse Mortgage Basics, #1071** 2 CEs, INSTRUCTOR: Ralph Rosynek, Rooms 204-205  
Reverse Mortgage Basics focuses on developing the basic knowledge and skills in reverse mortgage lending. The course demonstrates the differences between the reverse mortgages and traditional mortgages, looks at the characteristics of reverse mortgages and the available products.
- 8-8:30a.m. **Networking Breakfast**, Room 318  
Enjoy a light breakfast buffet before the morning session.
- 8-10a.m. **JUST ADDED: Breakout Session: Broker Bloggin', Blog World-New Horizons**  
with Jason Berman, HSBC Mortgage Rooms 201-202
- 8a.m.-5p.m. **Press Room**, Room 207  
8:30-10a.m. **Leadership Forum: Sustaining Success**, Room 318  
Facilitator: **Kerry Barban**, The Mortgage Store  
Join with **Marc Savitt, CRMS**, NAMB's 2008-2009 President, and other key industry experts including state presidents: **Fred Arnold, CMC** (California), **Karlos LeSure** (Oklahoma), **Elvis Stulting** (Texas), **Craig Yaryan** (Kansas) and **David Luna** (Utah.) Learn from their experiences how to stay ahead of the competition, where to find help and who to ask when you need it and what you can do to stay alive in 2009! If you are a mortgage professional, lender or other affiliated vendor, you won't want to miss this exciting session.
- 10a.m.-1p.m. **JUST ADDED: Breakout Session: Processing Reverse Mortgages** with Ralph Rosynek, The 1st Reverse Mortgage Store Rooms 204-205
- 10a.m.-5p.m. **Exhibit Hall Open, 3<sup>rd</sup> Floor Ballroom**  
Be there when the exhibit hall opens. See over 100 companies presenting the latest products, opportunities, programs and professional services available to today's mortgage professionals. Go to [www.namb.org/nambwest](http://www.namb.org/nambwest) for a complete list of exhibitors updated weekly.  
**AND JUST ADDED:** Throughout the day, look for exciting NAMB informational opportunities right on the show floor. One of the presenters is NYLX who will showcase their comprehensive product eligibility and best execution loan scenarios. Lending Art's (powered by NYLX) exceptional service has been selected by Mortgage Technology Magazine as a finalist for the "2008 Technology Release of the Year."
- 5-8p.m. **Industry Partner Event** (*by invitation only*) Rooms 301-302  
Additional information is forthcoming.

## Wednesday, November 19

*All commercial related activities originally planned for Wednesday have been cancelled.*