



Welcome to Education Day!

Session One Selections

Surviving Loan Officer Compensation Audits

Location: Driftwood

Ari Karen, Offit Kurman

This session will provide you insight into what you must do to prepare for successful audits focusing on compliance with new Loan Officer Compensation rules, regulations, by examining recent developments and trends.

Certified Loan Introduction

Location: Catalina

Bryan Binder, CastleLine Holdings

Will repeat in Session Four

Repurchase demands are a continuing reality of the mortgage market and any future increase in private securitization is likely to be accompanied by higher originator accountability. This session will discuss how Lenders One members can use the Certified Loan to both shield themselves from repurchase liability and have access to higher gain-on-sale investor channels.

Adapt or Die: New Ways to Boost Your Loan Production Efficiency

Location: Shoreline

Michael Kuentz & Rosie Biundo, Equifax

Oakland A's general manager Billy Beane knew it. Burton Snowboards lives by it. The ability to adapt to new innovation often separates the winners from those who wither away. In this session, learn about new back-office technologies and workflow processes that can help you get the most out of your production team and win in a volatile market.

Housing Trends Update

Location: Fountain East

Susan Alen, CoreLogic

While 2011 was clearly a challenging year, there is a lot to be positive about looking ahead to 2012. Economically, while buffeted by natural disasters & fiscal policy indecisiveness at home & a European sovereign debt crisis abroad, the U.S. economy was able to stave off economic stagnation in 2011 and is likely to continue to do so in 2012. Housing statistics & the duration of the housing downturn to date indicate 2012 may be the year we begin to turn the corner. Learn about the latest market & housing trends in this session.

E-Signatures: the Law, the Process, the Issues

Location: Fountain West

Clint Salisbury, In-House Counsel – IDS

This presentation will have a brief overview of the legal basis for e-signatures, a demonstration of how an e-signature system works, and a survey of the issues surrounding e-signatures, including wet signature requirements and investor preferences.

Current Trends in Mortgage Fraud Against Lenders

Location: Sunrise

Ann Fulmer, Interthinx

This presentation will examine the role of mortgage fraud in the economic crisis and discuss today's most prevalent schemes.

Capitalizing New Opportunities in Financing Multifamily Apartments, Nursing & Assisted Living Facilities

Mark Unangst & Bruce Sandweiss, Gershman Mortgage

Location: Sunrise Foyer

Will repeat in Session Two

Learn about the opportunity to generate fee income by arranging commercial loans for Multifamily Apartments, Assisted Living & Skilled Nursing Facilities. This program is both new construction & existing projects. Since bank lending has been tight, the demand for this product has been great. Even if you have no experience working with commercial loans, we will show you the potential in this program.



Session Two Selections

<p><u>An Overview of the CFPB Examination Guide</u></p> <p>Ari Karen, Offit Kurman</p> <p>This session will summarize the CFPB’s recently released examination guidelines and provide insight, analysis, and practical take-aways from the perspective of mortgage banks.</p>	<p>Location: Driftwood</p>
<p><u>CFPB Actions So Far & the CFPB’s Relationship with Small Businesses</u></p> <p>Jonathan Cannon, BuckleySandler</p> <p>With the CFPB in full force as a regulator, lenders can expect lots of changes with regard to rulemaking, examination, and enforcement. This session will assess what the CFPB has done so far, and it will envision what we can expect from the CFPB in the coming year. Also, this session will explain the “speed bump” that requires the CFPB to convene a small business panel before rolling out regulations that the CFPB expects will have a significant impact on a substantial number of small business entities.</p>	<p>Location: Catalina</p>
<p><u>Innovation is Coming: Game-Changing Advancements in Verifications</u></p> <p>Jeff Knott, Equifax</p> <p>The IRS is finally embracing e-signatures, and regulators are warming-up to fully automated deposit & asset verification solutions. Are you ready to capitalize on these evolutionary advancements that can accelerate your loan production while actually mitigating risk? Learn more about these latest technology and process improvements that can elevate your customer service – and boost profitability.</p>	<p>Location: Shoreline</p>
<p><u>Innovations in Mortgage Fraud Detection</u></p> <p>Susan Allen, CoreLogic</p> <p>Short sales and fake bids and crooks, Oh My! Straw is not just for the Wizard of Oz Scarecrow – straw buyers and other criminals target originators and servicers every day. Learn about emerging fraud schemes & how to avoid becoming the next target.</p>	<p>Location: Fountain East</p>
<p><u>What you don’t know about FHA Origination, Servicing, Compliance & Enforcement</u></p> <p>Karen Garner, The Collingwood Group</p> <p>Will repeat in Session Three</p> <p>Learn about what makes an FHA compliant quality control plan, effective sampling and corrective action plans. Discover ways to stay ahead of FHA enforcement actions by learning how to navigate FHA’s Neighborhood Watch system effectively. This session will cover the facts of who and how FHA origination, servicing and claims reviews are done, what is the potential impact on your firm and what it could cost you, both financially & reputationally, if you are not prepared.</p>	<p>Location: Fountain West</p>
<p><u>Think Like a Criminal</u></p> <p>Ann Fulmer, Interthinx</p> <p>In this interactive group session, participants will assume the role of a fraud scheme orchestrator. Designed to help lending professionals go beyond “red flags,” this exercise will encourage participants to think outside the box in order to help develop the skills needed to anticipate changes in fraud schemes before they occur.</p>	<p>Location: Sunrise</p>
<p><u>Capitalizing New Opportunities in Financing Multifamily Apartments, Nursing Homes & Assisted Living Facilities</u></p> <p>Mark Unangst & Bruce Sandweiss, Gershman Mortgage</p> <p>Repeated Session – See session description on page one</p>	<p>Location: Sunrise Foyer</p>



Session Three Selections

Legal Developments Impacting Fair Lending, Employee Practices, and Policies

Location: Driftwood

Ari Karen, Offit Kurman

There have been significant decisions from the NLRB, Regulatory Agencies, and Courts impacting fair lending, the legality of arbitration agreements, the manner in which companies pay their employees, the contents of certain employment policies/handbooks, and more. This session will advise you of what you need to do to stay compliant in these areas.

Federal Law Update & Multi-State Exams

Location: Catalina

Jonathan Cannon, BuckleySandler

There are many changes on the horizon for mortgage lenders & servicers, including the joint RESPA-TILA disclosures, the ability-to-repay rules, and the risk-retention rules. There have also been developments in state & federal examination & enforcement. This session will address the current & upcoming legal & regulatory changes that will come to the mortgage industry. This session will also examine the latest trends in multi-state & federal examination & enforcement and will discuss changes to the FHA program for lenders.

Business Development 101: Building Your Business in the New Normal

Location: Shoreline

AllRegs Presents - Todd Duncan, Founder & CEO of the Duncan Group & the Mortgage Mastery Club

Will repeat in Session Four

This session features the timeless truths for building your business in today's unique market from transformational mortgage industry speaker & New York Times Best-selling author, Todd Duncan. Todd's promise in this action-packed session is you will learn how to make more money, in less time, with less stress. Todd will arm you with specific ideas to be uniquely valuable to your referral partners & borrowers and give you immediately implementable strategies to run a highly profitable & efficient mortgage practice.

Gear Up for HARP 2.0!

Location: Fountain East

Jodi Horne, Fannie Mae

Will repeat in Session Four

Important enhancements have been made to the Home Affordable Refinance Program (HARP) that are intended to make it easier for lenders to refinance the mortgages of eligible borrowers. Are you ready to offer these expansions to borrowers? Fannie Mae wants to help you understand the impact of the expansions & prepare you for manually underwriting these loans now or using DU starting in mid-March.

What you don't know about FHA Origination, Servicing, Compliance & Enforcement

Karen Garner, The Collingwood Group

Location: Fountain West

Repeated Session – See session description on page two

What does the CFPB mean to an Independent Mortgage Banker

Location: Sunrise

John Vong, ComplianceEase

CFPB has expressed the desire to level the regulatory playing field between banks and non-banks. Independent mortgage bankers need to familiarize themselves with the Nonbank Supervision Program and understand the details of the Mortgage Origination Examination Procedures.

How e-docs can improve your risk/compliance position

Location: Sunrise Foyer

Eric Kujala, DocVelocity

DocVelocity will discuss key questions and implications when considering e-docs throughout the loan process. How can e-docs help your company with compliance requirements such as Red Flags, e-Consent, re-disclosure and GLBA? How can e-docs reduce your company's risk to compliance or buy-back related expenses? If using e-docs, what requirements and potential pitfalls should you avoid?



Session Four Selections

Certified Loan Introduction

Location: Driftwood

Bryan Binder, CastleLine Holdings

Repeated Session – See session description on page one

Compliance with New Suspicious Activity Report Requirements & Ensuring Compliance for Marketing Programs

Jonathan Cannon, BuckleySandler

Location: Catalina

Non-bank mortgage lenders will soon be required to file “Suspicious Activity Reports” & establish anti-money laundering programs. This session will address how to comply with these new requirements by developing an anti-money laundering policy & procedures, and it will address the risks in failing to recognize suspicious activities. Also, recent and forthcoming regulatory changes under the Dodd-Frank Act, RESPA, the FHA, and class action lawsuits have all impacted affiliated business arrangements & advertising/marketing arrangements. This session will address the latest developments in this area and will provide guidance on how to successfully structure affiliated business & marketing programs to minimize risk.

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A Mortgage “Prenup”?: Limit Your Exposure in a Tough Market

Location: Fountain West

Mick Tondreau & Michael Kuentz, Equifax

A gorgeous credit score turns heads, but is that seemingly solid borrower truly the one? Learn about the simple precautions you can take – before you walk them down the origination aisle – to make sure your union will survive underwriting and QA. Hear how new tools for accurately assessing propensity to pay, ability to pay, and collateral value can provide a true 360-degree view of your borrower – without impacting your productivity.

How to Survive a Multistate Electronic Exam (e-Exam) in 2012

Location: Sunrise

Michael Chan, ComplianceEase

In this session you will get valuable insight to help your institution implement policies & procedures to prepare for the new multi-state e-Exams. Hear about the impact that new e-Exams will have on state laws & regulations across the country and learn innovative ways to use technology to create a competitive advantage in this uncharted regulatory environment. This course will provide valuable insight on what your institution needs in order to prepare for the new processes.

Using Technology to improve all-important Loan Quality & Quality Control

Location: Sunrise Foyer

Stew Scott, DocVelocity

DocVelocity will lead a discussion of opportunities to leverage technology to improve loan quality with technology. What aspects of loan quality inspection can you streamline or automate? What tools can you leverage to complement internal processes you have in place today? How can you effectively implement in-flight or post-closing quality control? What are other companies doing and raving about?