

The 23rd Annual New England Mortgage Bankers Conference.....join us!

September 15th – September 17th, 2010



The New England Mortgage Bankers Conference is recognized as the 2nd largest (only to the Mortgage Bankers Association national meeting) real estate finance convention in the country drawing over 1,100 attendees each September to the Rhode Island Convention Center in Providence, Rhode Island.

The NEMBC routinely embraces the best and brightest that the industry has to offer including the latest industry products and programs, 80 corporate exhibits, a full continuing educational program, a General Session and the Closing Economic Session. This year Deputy Assistant Secretary Vicki Bott, Federal Housing Administration (FHA) will be our Thursday keynote speaker. The NEMBC has become a “can’t miss” event within our industry.

Join us September 15th – September 17th in Providence, RI!



MAINE ASSOCIATION OF MORTGAGE
PROFESSIONALS



CONFERENCE SCHEDULE



Welcome to

The 23rd Annual New England Mortgage Banking Conference

ALL CONFERENCE ACTIVITIES WILL TAKE PLACE AT THE RHODE ISLAND CONFERENCE CENTER (RICC) & THE WESTIN HOTEL

Your nametag admits you to all conference activities – Please wear it at all times

NAMETAG CHART

FULL: You have access to all NEMBC conference events except for those separately ticketed below. If you have pre-registered for the golf tournament, information will be sent to you directly.

Exhibitor: You have access to all NEMBC conference events except for those separately ticketed below. If you have pre-registered for the golf tournament, information will be sent to you directly.

MLO: You have access to all NEMBC conference events on Wednesday, September 15th and Thursday morning, September 16th.

Wednesday: You have access to all conference activities on Wednesday, September 15th.

Thursday: You have access to all conference activities on Thursday, September 16th.

Exhibit Hall: You have access to only the marketplace exhibit hall.

If you are not registered for the golf tournament but would like to attend, please check with the NEMBC Registration desk on Level 5 outside the Exhibit Hall for availability.

◆ Designates Ticketed event

Wednesday, September 15, 2010

◆ **Golf Outing**

Kick off your NEMBC 2010 with an enjoyable round of golf.



9:00 A.M. Shotgun Start
Agawam Hunt – Rumford, RI



Incorporated in 1897, Agawam was the sixteenth golf club in the country to join the United States Golf Association, in January of 1896. Newport Country Club is the first Rhode Island golf club to join the U.S.G.A. as one of its original five founding clubs. Originally a Willie Park 9-hole design,

the famed golf course architect, Donald Ross completed a renovation in 1919 establishing Agawam as a top 18 hole layout. The course underwent some major renovations in the early 1960's and that layout exists intact to day. Agawam boasts an interesting variety of hole lengths and difficulties, as well a reputation for the best putting surfaces in New England. Agawam is also well known for its grass tennis courts, which host two national tennis championships each year.

Come a little early and enjoy a continental breakfast. At the conclusion of the tournament, prizes will be awarded during a hors d'oeuvres reception. Lunch will be available during the tournament.

OTHER NEMBC ACTIVITIES:

◆ Providence Trolley Tours

Tours leave promptly at 11:00 AM and 1:00 PM from the corner of Eddy and Fountain Streets, behind the Biltmore Hotel. (arrive 15 minutes prior to departure time)



Although not an official part of the NEMBC activities, Providence Trolley Tours offer daily tours (one hour in length) leaving at 11:00 AM and 1:00 PM. The cost of the tour is \$18 (cash only) and may be purchased directly at the Trolley Tour departure spot. The tour will include historic downtown Providence including Benefit Street, Rhode Island's Mile of History, The East Side – home to Brown University and Rhode Island School of Design, Providence's Little Italy neighborhood of Federal Hill and the romantic Providence River – adorned with gondolas and the venue for the city's famed WaterFire event. This tour is a great way to explore Providence!

NEMBC Continuing Education classes:

All continuing education classes offered at NEMBC will be indicated with the NMLS logo and NMLS course #. You must attend class for the entire time – attendance will be taken prior to class beginning as well as at the end of class. Please arrive promptly!

Conference Registration-RICC, Level 5

8:00 a.m.-4:30 p.m.

8:30 AM – 11:30 AM



NMLS Provider #1400031 / Course #1748
Understanding RESPA
3 Hours CE Federal Law
Meeting Room, Level 5, RICC
Ruth Dillingham, Esq., First American Title Insurance Co.



A mortgage professional has many personal and professional decisions to make. This course provides a complete overview of RESPA including the review of RESPA disclosures, tolerance levels of the Good Faith Estimate, timing for mortgage disclosures and understanding Section 8 violations.

RESPA violations are a serious offense..... **Violations** of Section 8's anti-kickback, referral fees and unearned fees provisions of RESPA **are subject to criminal and civil penalties**. In a criminal case a person who violates Section 8 may be fined up to \$10,000 and imprisoned up to one year. In a private law suit a person who violates Section 8 may be liable to the person charged for the settlement service an amount equal to three times the amount of the charge paid for the service.

9:00 AM – Noon
Sponsored by:



Maximizing Loan Quality and Data Integrity in Loan Sales

Meeting Room , Level 5, RICC

Moderator – Richard Fisher, Bridgewater Savings Bank
Rosemary Norwood, Director Technology Business Development, Fannie Mae
Annette Best, Senior Product Director, Freddie Mac
Maureen Devine, Strategic Information Resources
Sue Quilty, Quilty & Associates

Worried about loan repurchases? What are the pre-closing requirements mandated by Fannie Mae and Freddie Mac? What quality control steps should you have in place to assure maximum loan quality? What tools are available to assist you with the LQI requirements? Attend this workshop and get the latest updates from Fannie Mae and Freddie Mac as well as Best Practices for quality loan submissions and purchases.

9:00 AM – 11:00 AM

Forbearance & Loan Modifications – are you confused?

Meeting Room , Level 5, RICC

Scott Scarcia, Senior Account Manager, Fannie Mae
Sasko Popovski, Senior Director Loss Mitigation, Freddie Mac
Greg McCormick, Senior Examiner, FDIC

Sponsored by:



Do you offer loan modifications for either loans you are servicing for Fannie Mae or Freddie Mac or portfolio loans? Attend this workshop and receive guidance on all Fannie Mae and Freddie Mac modification programs and updates. The FDIC will also provide guidance regarding the reporting of these loans and what a bank examiner will be reviewing.

11:15 AM – 1:15 PM

Sponsored by:



Originating & Underwriting Condominium Loans for Fannie Mae, Freddie Mac & FHA

Meeting Room , Level 5, RICC

Moderator – Amy Tierce, Fairway Independent Mortgage
W. Patrick Connolly, Senior Risk Manager – Project Standards, Fannie Mae
Darlene Shannon, Chief of Technical Support Branch #1, FHA

No matter how strong your borrower may be, if the subject property is a condominium, your documentation and loan program may change because of the property. Understand condominiums, underwriting criteria and documentation. Here are some of the topics covered:

- Condominium guideline update
- Documentation requirements for condominiums
- Approval process for FHA condominiums
- DELRAP & HRAP – what is the difference?

11:45 A.M. – 12:45 PM



NMLS Provider #1400031 / Course # 1335
Foreclosure and Short Sales
1 Hour MA SAFE Undefined
Meeting Room , Level 5, RICC
Amanda Zuretti, Esq., Title Counsel, CATIC

Sponsored by:



This class will provide an understanding on foreclosures and short sales to enable a mortgage professional to assist borrowers buying or selling a home in default. Real estate purchasers who bought property within the past two to five years may have experienced the evaporation of home equity resulting from flattening (or falling) real estate prices. Others, who purchased or refinanced real estate with so-called "subprime" or exotic loan products, or who may have exhausted the equity value in their holdings through serial refinance transactions or additional secured borrowing, now find that they cannot sell real estate at a profit. Mortgagors who can meet their debt obligations may need to hold their real estate for some time before they can realize a profit. Mortgagors who can not satisfy their debt obligations may face foreclosure if they are unable to refinance or re-negotiate the loan debt. BY attending this class mortgage professionals will gain an understanding of the process in order to assist borrowers.

Marketplace Hall Open

1:00 P.M. – 5:00 PM

RICC Ballroom, Level 5

Take advantage of the two-day marketplace and visit with over 45 exhibiting firms providing you with the mortgage industry's latest products and services.

2:00 PM – 5:00 PM - MORTGAGE EDUCATION CLASSES

2:00 PM – 3:00 PM

Steps toward Better Hedging and Pipeline Management

Meeting Room , Level 5, RICC

Greg Crosby, Associated Software Consultants, Inc. (ASC)

Cooper Deford, Capital Markets Trader, Embrace Home Loans

Brian Gilpin, AVP Capital Markets, Embrace Home Loans

Whether you are a beginner or a seasoned veteran to the hedging game, you may ask yourself what is the next step I could take to lift my game and my results to the next level? Is it worth the effort? Will my life be easier or more stressful? Attend this workshop and our panel will discuss the considerations and steps they take on a daily, monthly and quarterly basis. They will share the benefits they have experienced in moving from best efforts single loan sales into pooling loans and fulfilling mandatory forward commitments.

2:00 PM – 3:00 PM

Best Practices for Collection Accounts/Delinquent Loans

Meeting Room , Level 5 - RICC

Julie Taylor Moran, Managing Partner, Orleans Moran PLLC

The foreclosure crisis has meant increased regulation and scrutiny of the collection and loan servicing practices of lenders and servicers. In this session you will learn about current and emerging legal trends and pitfalls in loan servicing as well as some of the best practices adopted locally and nationally in response.

2:00 PM – 3:00 PM

SCAM Prevention Program from Neighborworks

Meeting Room , Level 5 - RICC

Chris Harper-Fahey, Neighborworks

Michael G. Williams, Neighborworks

Loan modification scams are proliferating at a rapid pace. Every day, scam artists prey on unsuspecting homeowners who are facing foreclosure. These homeowners are losing thousands of dollars and their homes—lured by the promise of loan modification help. Recognize the warning signs of loan modification scams so you can assist homeowners to protect themselves, find trusted help and report illegal activity to authorities

2:00 PM – 4:00 PM – KEEPING CURRENT MATTERS WITH STEVE HARNEY

Meeting Room , Level 5, RICC

Sponsored by:



Steve Harney, a national speaker, works with companies, top producers, mortgage professionals and realtor associations on the necessity of being aware of the **TOTAL MARKET REALITY**. Attend this session and you will learn how to use current trends and the media to your advantage in diminishing buyer uncertainty and educating uninformed sellers on pricing strategy. Learn how top agents and loan originators are positioning themselves as experts by helping their clients understand the information and translate that into **ACTION**.

2:00 PM – 5:00 PM

National SAFE Act Exam Prep Test Course: Mortgage Loan Originator Review Crammer

Meeting Room , Level 5 - RICC

Denise Leonard, Executive Director, Massachusetts Mortgage Association (MMA)

If you are a mortgage originator and have not yet passed the NMLS national exam, you should be attending this in-depth program to arm yourself with the essential information that will help you prepare for and take the National Safe Act Test.

WELCOME RECEPTION AT CITY HALL:

25 Dorrance Street, Providence, RI

6:30 PM - 8:30 P.M.

Sponsored by First American Title Insurance Co.



*First American
Title Insurance Company*



Thanks to the generosity of First American, indulge yourself at one of Providence's most historic settings. Listen to a string quartet in the background while catching up with industry professionals you have not seen for a year or longer. Networking at its best! An abundant array of hors d'oeuvres will be served in the heart of Providence.

Providence City Hall was built in 1878 and is listed on the National Register of Historic Places. City Hall has seen President Teddy Roosevelt speak on the steps in 1902, and John F. Kennedy spoke on November 7, 1960, just before he was elected president. City Hall has also had its fair share of political scandals....including Vincent "Buddy" Cianci, Providence's longest-serving mayor, who served more than four years in a federal prison. From political highlights to scandals, Providence's City Hall is rich in tradition. Join us for the welcoming reception in this historic landmark!

CONFERENCE SCHEDULE-Day 2

Thursday, September 16, 2010

Conference Registration-RICC, Level 5

8:00 a.m.-4:00 p.m.

8:30 AM – 10:30 AM



NMLS Provider #1400031 / Course #1639
Understanding Government-Sponsored Loan Programs
2 Hours CE SAFE Nontraditional
Meeting Room , Level 5, RICC
Art Lindberg, Board of Director, MMBA



This class will provide you with an overview of government-sponsored loan programs including FHA, VA and USDA including underwriting standards and qualifications for each program.

Opening General Session (continental breakfast) with Vicki Bott, Deputy Assistant Secretary, U.S. Department of Housing and Urban Development (HUD)

9:00 AM – 10:30 AM
RICC, Meeting Room

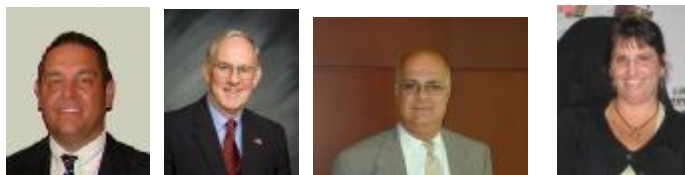


Vicki Bott joined the U.S. Department of Housing and Urban Development September 30, 2009, as Deputy Assistant Secretary for Single Family Housing.

In that capacity, she is responsible for the direction and management of all Single Family FHA mortgage insurance programs, including product management and development, the management, and disposition of single family properties acquired by foreclosure or default, and the approval and monitoring of FHA-approved lenders.

State Regulators Panel

Brought to you by The Mortgage Bankers & Brokers Association of NH
10:30 a.m. – 11:30 a.m. – **RICC, Meeting Room**



Sponsored by:



Regulators from each of the New England States will bring you the latest regulatory and legislative changes to impact the industry in your respective state. Licensing of brokers and Loan Officers, pending predatory lending legislation, rate lock issues, etc...are all subjects of fodder from your regulator. Peter Simmons, President of Equity America Mortgage (Manchester, NH) will moderate the following panel of State Regulators: **TBD**, Department of Business Regulation Banking Division, State of Rhode Island; Thomas J. Candon, Deputy Commissioner, Vermont Department of Banking, Insurance, Securities and Health Care Administration, Alan Cicchetti, Deputy Banking Commissioner, Department of Banking, State of Connecticut; Marlene Mannix, Assistant Division Director, Department of Banking, State of Connecticut; **TBD**, Massachusetts Division of Banks; Julie F. Stolt, Examiner-in-Charge, Bureau of Consumer Credit Protection, State of Maine, **TBD**, Consumer Credit Division, NH Banking Department,

10:45 AM – 12:45 PM



NMLS Provider #1400031 / Course #1439

The Golden Rule of Mortgage Finance

2 Hours SAFE CE Ethics

Meeting Room , Level 5, RICC

Robert D. Anderson, Ph.D., Associate Professor, St. Anselm College

Gary A. Coffin, CEO/President, Horizon Settlement Services, Inc.

Edward "Rick" Herrick, Senior Loan Officer, Mortgage Partners, Inc.

Each of us goes through our day making countless ethical decisions, both professionally and personally. Do you consistently make the right decision every time? This course will help you learn basic ethical principles and how to avoid ethical dilemmas in business. Additional topics also include fraud, consumer protection, and fair lending.

Marketplace Hall Opens

Noon – 4:30 p.m.

RICC Ballroom, Level 5

Buffet Lunch in the Exhibit Hall FROM Noon – 1:30 PM

NEMBC Workshops 2:00 p.m. – 4:15 p.m.

Level 5 Meeting Rooms, RICC

2:00 PM – 3:00 PM

Fannie Mae/Freddie Mac Update

Meeting Room , Level 5

Sponsored by:



James Cotton, Vice President Sales, Freddie Mac

TBD, Fannie Mae

This is a must for any mortgage broker, lender, bank or credit union who sells conforming loans on the secondary market. Come to this workshop and hear the latest updates from Fannie Mae and Freddie Mac regarding the state of the mortgage industry and how this will affect your business going forward.

2:00 PM. – 4:00 PM

Federal Laws and Regulation Update

Meeting Room , Level 5



Ruth A. Dillingham, First American Title Insurance Co.

Elizabeth G. Phelan, Enterprise Bank

Patricia Antonelli, Partridge, Snow & Hahn LLP



Are you wondering how the onslaught of new federal laws and regulations will impact you and your business? This workshop will provide you with a summary of upcoming new laws and implementation dates.

3:15 PM – 4:15 PM
HUD/FHA Update
Meeting Room



Sponsored by:



Gerry Glavey, Director –Processing & Underwriting Division, U.S. Department of HUD

FHA Update: Attend this session and learn about new FHA Mortgage products, significant changes and updates regarding existing FHA Programs and the advantages of utilizing FHA Programs for both the lender and the consumer. Topics will include new FHA Appraisal Protocols, Lender Approval Topics, Risk Management Initiatives, Condominium Project Processing, Energy Efficient Mortgages, Reverse Mortgages (HECM), etc.

Marketplace Reception
3:30 p.m. – 4:15 p.m.
RICC Ballroom, Level 5



Sponsored by:

Stop and enjoy a cup of coffee and a cookie before finishing your journey through the exhibit hall! Make sure you visited each and every one of the exhibit booths!

Raffle Announcements 4:15 p.m. – 4:30 p.m.
Exhibitors are welcome to announce winners of their raffle.

Thursday Evening “Club NEMBC”
9:00 p.m. – Midnight

Sponsored by:



Rí Rá Providence
50 Exchange Terrace
Providence, RI 02903



Meticulously restored in Ireland and shipped to the US, Rí Rá embodies everything that you would expect from a genuine Irish pub. Located in part of the original Union Station complex where it was originally a coal storage facility, Rí Rá is a Providence must – a great place to experience an evening of fun, music and laughter where music and merriment compete and the conversation flows smooth as the Guinness ebbs in the glass. Sláinte!

CONFERENCE SCHEDULE-Day 3

Friday, September 17, 2010

Closing General Session – Economic Forecast for the Mortgage Industry
8:30 a.m. – 10:30 a.m. - Westin Hotel

Pail Willen, Senior Economist and Policy Advisor
Federal Reserve Bank of Boston

What’s in store economically for the remainder of 2009 and 2010? Join us as Economist Paul Willen presents his latest views on the New England Economy and its impact on the mortgage lending industry.



ATTENDEE REGISTRATION FORM

Join over 1,200 mortgage lending professionals

PAYMENT MUST ACCOMPANY REGISTRATION. Or visit the NEMBC 2010 online registration area at www.massmba.com. CANCELLATIONS MUST BE WRITTEN AND RECEIVED BY THE MMBA OFFICE NO LATER THAN SEPT. 1, 2010 FOR A PARTIAL REFUND. REFUNDS WILL BE LESS A \$50.00 ADMINISTRATIVE FEE.

Hotel Reservations: Hotel Reservations are not included in the conference registration fee and are subject to Convention registration verification. The NEMBC '10 Committee, in conjunction with Taylor-Made Reservations, requires Conference Registration in order to complete the housing reservation process. Complete instructions to reserved your hotel room, along with property options, will be included with your registration confirmation. The NEMBC '10 Committee reserves all rights.

You will receive the hotel reservation instructions along with your confirmation via the email address below. If we do not have an email address, confirmations will be mailed to the address listed below.

Registration Information: All Conference activities including educational programming, social events and marketplace require the appropriate registration badge. Registration information is published in the attendee guide with the exception of your email address. Email addresses will be provided to exhibitors 2 weeks prior to NEMBC.

Name: _____ Title: _____ Nickname: _____
Firm: _____ Email Address: _____

Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____

E-Mail address to use for confirmation: _____ Use email address above

My company is a member of the following State MBAs: CT MA ME NH RI VT ALL

Conference Registration Fees – Sign up for one only

<input type="checkbox"/> Full Conference Package – Includes <u>all</u> conference events except for those separately ticketed below	Member*	Non-Member*
Registrations received by August 27, 2010	\$475	\$625
Registrations received after August 28, 2010	\$525	\$675
On-site registration September 15-17, 2010	\$575	\$725

Separate Ticketed Events for Wednesday, September 15, 2010

Agawam Hunt Club – \$195

Wednesday-Only Package – includes workshops, Exhibit Hall Marketplace, and Wednesday evening reception
 \$250 – Member \$325 Non-Member

Thursday-Only Package – includes workshops, Exhibit Hall Marketplace, buffet lunch and Club NEMBC
 \$250 – Member \$325 Non-Member

Wednesday Exhibit Hall Only -\$50 **Thursday Exhibit Hall Only -\$50**
(online registration discount not available)

Payment Options: (Please Include Registration Fee and Separately Ticketed Events)

Total amount of payment enclosed: \$ _____ (Please make checks payable to MMBA)

Charge to MasterCard Visa or AMEX

Account Number: _____ Exp. Date: _____

Cardholder Signature: _____ Print Name: _____

Mail to: NEMBC10 Registration, c/o MMBA, 21 School Street, 2nd Floor, Boston, MA 02108
Please fax credit card registrations to: 617-570-9115
Please make checks payable to: MMBA (payment must accompany registration)



Mortgage Loan Originator Conference ATTENDEE REGISTRATION FORM

Join over 1,200 mortgage lending professionals

PAYMENT MUST ACCOMPANY REGISTRATION. Or visit the NEMBC 2010 online registration area at www.massmba.com.
CANCELLATIONS MUST BE WRITTEN AND RECEIVED BY THE MMBA OFFICE NO LATER THAN AUGUST 30, 2010 FOR A
PARTIAL REFUND. REFUNDS WILL BE LESS A \$50.00 ADMINISTRATIVE FEE.

Hotel Reservations: Hotel Reservations are not included in the conference registration fee and are subject to Convention registration verification. The NEMBC '10 Committee, in conjunction with Taylor-Made Reservations, requires Conference Registration in order to complete the housing reservation process. Complete instructions to reserved your hotel room, along with property options, will be included with your registration confirmation. The NEMBC 10 Committee reserves all rights.

You will receive the hotel reservation instructions along with your confirmation via the email address below. If we do not have an email address, confirmations will be mailed to the address listed below.

Registration Information: All MLO Conference activities including educational programming, social events and marketplace require the appropriate registration badge. Registration information is published in the attendee guide with the exception of your email address. Email addresses will be provided to exhibitors 2 weeks prior to NEMBC.

Name: _____ Title: _____ Nickname: _____
Firm: _____ Email Address: _____

Address: _____

City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____

E-Mail address to use for confirmation: _____ Use email address above

My company is a member of the following State MBAs: CT MA ME NH RI VT ALL

Conference Registration Fees – Sign up for one only

Full MLO Conference includes 8 hours of approved NMLS continuing education, Exhibit Hall Marketplace, lunch and Wednesday evening reception, review crammer course for NMLS national exam and sales training with Barry Habeeb. - **\$275**

Wednesday Only Package – includes 4 hours of approved NMLS continuing education, Exhibit Hall Marketplace, lunch, Wednesday evening reception, review crammer course for NMLS national exam and sales training with Barry Habeeb - **\$175**

Thursday Only Package – includes 4 hours of approved NMLS continuing education, Exhibit Hall Marketplace, lunch and Thursday evening Club NEMBC. **\$150**

Payment Options: (Please Include Registration Fee)

Total amount of payment enclosed: \$ _____ (Please make checks payable to MMBA)
Charge to MasterCard Visa or AMEX

Account Number: _____ Exp. Date: _____

Cardholder Signature: _____ Print Name: _____

Mail to: NEMBC10 Registration, c/o MMBA, 21 School Street, 2nd Floor, Boston, MA 02108
Please fax credit card registrations to: 617-570-9115
Please make checks payable to: MMBA (payment must accompany registration)



**The 23rd Annual
New England Mortgage Banking Conference
Schedule of Events**

Wednesday, September 15, 2010

- 8:00 A.M. - 4:30 P.M..... **CONFERENCE REGISTRATION**
RICC, Level 5
- 9:00 A.M - Shotgun..... **GOLF TOURNAMENT**
Agawam Hunt – Rumford, RI
- 8:30 A.M. – 11:30 A.M..... **NMLS APPROVED CE CLASS – 3 Hours Federal**
 - Understanding RESPA (NMLC Course #1748)
- 9:00 A.M. – Noon. **MORTGAGE EDUCATION CLASSES – 3 Hours**
 - Maximizing Loan Quality and Data Integrity in Loan Sales
- 9:00 A.M. – 11:00 A.M..... **MORTGAGE EDUCATION CLASSES – 2 Hours**
 - Forbearance & Modifications-are you confused?
- 11:00 A.M. - Noon. **TROLLEY TOUR OF PROVIDENCE**
Boarding 10:45 A.M. at corner of Fountain & Eddy Streets behind Biltmore Hotel
- 11:15 A.M. – 1:15 P.M..... **MORTGAGE EDUCATION CLASSES – 2 Hours**
 - Underwriting Condominium loans for Fannie Mae, Freddie Mac & FHA
- 11:45 A.M. – 12:45 P.M. **NMLS APPROVED CE CLASS – 1 HOUR**
MA/UNDEFINED
 - Foreclosure & Short Sales (NMLS #1335)
- 1:00 PM - 5:00 P.M..... **EXHIBIT HALL OPENS (lunch available inside)**
RICC Ballroom, Level 5
- 2:00 P.M. – 3:00 P.M. **MORTGAGE EDUCATION CLASSES – 1 hour**
 - SCAM Prevention Program / Neighborworks
 - Better Hedging and Pipeline Management
 - Best Practices for Collections/Delinquent Loans
- 2:00 P.M. – 4:00 P.M. **KEEPING CURRENT MATTERS**
 - With Steve Harney
- 4:00 P.M. – 5:00 P.M. **MARKETPLACE RECEPTION**
RICC Ballroom, Level 5
- 6:30 P.M. - 8:30 P.M. **WELCOMING RECEPTION AT CITY HALL**

Thursday, September 16, 2010

8:00 A.M. - 4:00 P.M. CONFERENCE REGISTRATION
RICC, Level 5

10:45 A.M. – 12:45 P.M. NMLS APPROVED CE CLASS – 2 Hours Nontraditional
• Government Sponsored Loan Programs
(NMLC Course # 1639)

**9:00 A.M. – 10:20 A.M. OPENING GENERAL SESSION –
The Future of FHA**
Vicki Bott
Deputy Assistant Secretary, HUD

10:30 A.M. – 11:30 A.M. STATE REGULATORS PANEL

10:45 A.M. – 12:45 A.M. NMLS APPROVED CE CLASS – 2 Hours Ethics
• Golden Rule of Mortgage Finance (NMLS #1439)

Noon - 4:30 P.M. EXHIBIT HALL OPENS
RICC Ballroom, Level 5

12:15 PM - 1:45 P.M. LUNCH BUFFET in the Exhibit Hall
RICC Ballroom D/E

2:00 P.M. – 4:15 P.M. MORTGAGE EDUCATION WORKSHOPS

- 2:00 – 3:00 Fannie Mae/Freddie Mac Update
- 2:00 - 4:00 Federal Laws and Regulations Update
- 3:15 – 4:15 HUD/FHA Update

3:30 P.M. – 4:30 P.M. MARKETPLACE RECEPTION
RICC Ballroom, Level 5

9:00 P.M. – MIDNIGHT CLUB NEMBC- RiRa Irish Pub
50 Exchange Terrace
Providence, RI 02903

Friday, September 17, 2010

**8:30 A.M. - 10:30 A.M. CLOSING GENERAL ECONOMIC SESSION
FULL BUFFET BREAKFAST*****
Paul Willen, Senior Economist & Policy Advisor
Federal Reserve Bank of Boston

NAME BADGES ARE REQUIRED FOR ALL CONFERENCE ACTIVITIES



**For information on NEMBC,
including sponsorships, registrations, exhibiting or
advertising,
please contact the office at:**

**MMBA
21 School Street, 2nd Floor
Boston, MA 02114
Phone: (617) 570-9114
Fax: (617) 570-9115**

See you in Providence!



**MAINE ASSOCIATION OF MORTGAGE
PROFESSIONALS**

