

National
Mortgage News

MORTGAGE REGULATORY FORUM

September 19-20, 2011

Washington Marriott, Washington, DC

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Mortgage Origination
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Topics Covered:

- Staying Ahead of the Curve: Dodd-Frank & the CFPB
- Managing Effective and Sustainable Attorney Oversight Programs in the New Foreclosure Environment
- Making Sense of Fair Lending in Origination and Default Servicing

Featured Speakers:



Jo Ann Barefoot, *Co-Chair*,
TRELIAANT RISK ADVISORS



Gale Blackstock, *Senior Vice President
and Fair Lending Manager*, BBVA COMPASS



Jay Christoff, *Senior Vice President and
Compliance Manager*, WELLS FARGO



Rep. Barney Frank, D-MA, *ranking member
of the House Financial Services Committee*



CFPB
Presenter to be announced



Martin Gruenberg, *Acting Chairman*,
FEDERAL DEPOSIT INSURANCE CORPORATION



Joe Moran, *SVP, Chief Compliance Officer*, SAXON
MORTGAGE SERVICES



Rep. Shelley Moore Capito, R-WV,
*member of the House Financial
Services Committee*



John Walsh, *Acting Comptroller of
the Currency*, OFFICE OF THE
COMPTROLLER OF THE CURRENCY

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Mortgage
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“It seems as if the government has painted a big red bullseye on the back of the mortgage industry, as penance for its part in the big real estate and loan bubble that blew up in 2008, sending the national economy into recession.”

Dear Mortgage Industry Professional,

If there's one issue in all of finance that sorely needs some sorting out, it's mortgage regulation and compliance. Dodd-Frank, TILA-RESPA, risk retention, servicing agreements and consent orders, QRM, Basel III, there are seemingly dozens of new laws and regulations mortgage lenders must comply with.

It seems as if the government has painted a big red bullseye on the back of the mortgage industry, as penance for its part in the big real estate and loan bubble that blew up in 2008, sending the national economy into recession.

Many think that while some extra vigilance is needed to prevent a repetition of the mortgage boom and bust, the government is overreacting, going from virtually no vigilance to a current hyper-vigilance that is hampering lenders and constraining markets.

The zero-down mortgages of five years ago are being replaced with QRMs that are looking for 20% downpayments. How many borrowers can afford to put 20% down? How will we ever get through the glut of foreclosures if government interference creates more moratoria?

It is questions like this that make the upcoming Mortgage Regulatory Forum indispensable for everybody in the business. Join us in Washington, DC Sept. 19-20 to see what you need to do to stay beyond the reach of the government watchers!

Sincerely,

Mark Fogarty

Conference Chairman

Editor, NATIONAL MORTGAGE NEWS

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Agenda

Day One

September 19, 2011

10:00AM

Registration Opens

12:50PM

Chair Welcome

Mark Fogarty, *Editor-in-Chief, NATIONAL MORTGAGE NEWS*

1:00PM

Opening Keynote

John Walsh, *Acting Comptroller of the Currency,
OFFICE OF THE COMPTROLLER OF THE CURRENCY*

1:30PM

Keynote

Martin Gruenberg, *Acting Chairman,
FEDERAL DEPOSIT INSURANCE CORPORATION*

2:00PM

Networking Break

2:45PM

Staying Ahead of the Curve: Dodd-Frank & the CFPB

This panel of leading experts will help us think through what's top-of-mind for the new bureau, what you need to be focused on short-term, mid-term and long-term in order to minimize your future risks. This panel will cover critical topics such as leading practices in compliance management, enhancing consumer complaints processes, UDAP, fair lending and SCRA.

MODERATOR: **Amy Brachio**, *Partner, Advisory Services,
ERNST & YOUNG*

PANELISTS: **Jo Ann Barefoot**, *Co-Chair, TRELIANT RISK
ADVISORS*

F. Thomas Eck, IV, *Associate General Counsel, Fair and
Responsible Lending, CAPITAL ONE FINANCIAL CORP*

Larry Platt, *Practice Area Leader, Financial Services Practice,
K&L GATES*

Kristen Thomas, *Vice President and Assistant General
Counsel, Chief Compliance Officer, AMERICAN HOME
MORTGAGE SERVICING, INC.*

3:45PM

Managing Effective and Sustainable Attorney Oversight Programs in the New Foreclosure Environment

The new regulatory environment has placed significant responsibilities on servicers to monitor and manage the law firms providing foreclosure and bankruptcy related services, and has dramatically increased the level of due diligence which must be supported by the participating law firms. As servicers develop programs to deliver this new oversight, key challenges to efficiency and sustainability are emerging. Join this panel to gain insight into trends and techniques to support your organization.

PANELISTS: **Paul Nagai**, *Executive Director, ERNST & YOUNG*

Brian O'Dell, *Partner, BRADLEY ARANT LLP*

Additional panelists to be announced

4:45PM

The Future of Lending

There are numerous layers of new risks in the lending arena – new Dodd-Frank regulations like QM and QRM, the new loan officer compensation rules, vastly increased enforcement in the FHA program – as well as increased appreciation of the risks arising from loan product characteristics such as reduced documentation and low down-payments. What does the future look like for residential mortgage lending and homeownership?

PANELISTS: **David Berenbaum**, *Chief Program Officer,
THE NATIONAL COMMUNITY REINVESTMENT COALITION*

Janis Bowdler, *Deputy Director, Wealth-Building
Policy Project, NATIONAL COUNCIL OF LA RAZA*

Jeffrey P. Naimon, *Partner, BUCKLEYSANDLER LLP*

5:45PM

Networking Reception

Day Two September 20, 2011

7:30AM

Breakfast

8:00AM

Chair's Opening

Mark Fogarty, *Editor, NATIONAL MORTGAGE NEWS*

8:10AM

Keynote

Rep. Shelley Moore Capito, *R-WV, member of the House Financial Services Committee*

8:40AM

Keynote

Rep. Barney Frank, D-MA, *ranking member of the House Financial Services Committee*

9:15AM

Networking Break

9:45AM

How to Navigate Foreclosure in the New World in Less than 100 Steps and 300 Days

Now with the robo-signing scandal behind us and 14 consent order recommendations on the table, how are servicers handling defaults and remaining compliant while creating efficient processes post-fallout? How have the consent orders affected servicers? How should mid-size and small servicers do business and avoid the same problems? Litigation updates and more.

PANELISTS: **Jerry Alt**, *President, LOGS NETWORK*

Jay Christoff, *SVP and Compliance Manager, WELLS FARGO*

Joe Moran, *SVP, Chief Compliance Officer, SAXON MORTGAGE SERVICES*

Michael Waldron, *Partner, PATTON BOGGS*

Steven Horne, *Chief Executive Officer, WINGSPAN PORTFOLIO ADVISORS*

10:45AM

Making Sense of Fair Lending in Origination and Default Servicing

What exactly is fair lending now? This panel discussion will help you to understand how best to prepare your

shop for the top issues that regulators are looking at, where you need to create layers of protection, and areas you must visit and even revisit to stay out of trouble.

PANELISTS: **Joseph Barloon**, *Co-leader, SKADDEN*

Gale Blackstock, *Senior Vice President and Fair Lending Manager, BBVA COMPASS*

Eric Halperin, *Special Counsel for Fair Lending, U.S. DEPARTMENT OF JUSTICE*

11:45AM

Loan Officer Compensation Updates and War Stories

Six months past implementation, the Fed's Loan Officer Compensation rules are in effect, but not without its challenges. This discussion will provide a deeper dive on some of the intricacies that are causing difficulties with a look at less-common scenarios, and how businesses are retaining loan officers in spite of the new rules.

Richard J. Andreano, Jr., *Partner, PATTON BOGGS*

Marlon Groen, *Vice President of Legal and Compliance, PHH MORTGAGE*

12:30PM

Lunch

1:30PM

Technology Showcase: Rapid-fire Solutions to the Biggest Mortgage Compliance Challenges

Come join us for this exciting technology showcase moderated by **Austin Kilgore**, *Managing Editor of MORTGAGE TECHNOLOGY MAGAZINE*, as we hear from five technology vendors that promise to help lenders and servicers execute and maintain industry compliance. You'll hear from:

- **Origination Services Providers:** See how technology can help compliance with HMDA reporting and borrower verification.
- **Servicing Vendors:** Hear about technology that deters foreclosure filing miscues and supports single point of contact goals in loss mitigation.
- **Appraisal Tech Developers:** Technology that supports appraiser independence, compliance with automated models and management of state-level requirements.

2:30PM

Session to be announced

3:00PM

Conference Concludes



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Registration Information

	BEST RATES			
Attendee Type	Early Bird 1	Early Bird 2	Standard	On-site
Lending/Servicing Institutions	\$795	\$995	\$1,195	\$1,395
Private Practice Attorneys	\$995	\$1,195	\$1,395	\$1,595
All Others	\$995	\$1,195	\$1,395	\$1,595
EXPIRATION DATE	7/22/11	8/19/11		

Two Easy Ways to Register:

1. Register online at mortgageregulatoryforum.com

2. Or call Joe Frega at 212.803.8348

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PAYMENTS:

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SUBSTITUTIONS AND CANCELLATIONS:

Substitutions may be sent at any time. No refunds or letters of credit are available later than the event cut off date (14 days prior to start date). All cancellations must be made in writing, submitted within 90 days prior to the cut off date of the event and will be subject to a cancellation fee equal to 50% off the registration fee or a letter of credit which will cause forfeiture of the entire registration fee but allow one admittance to a future SourceMedia event to be used in the same year. No refunds will be issued on any Exhibit Hall Only passes when applicable.

DISCLAIMER:

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Travel & Accommodations

Washington Marriott

1221 22nd Street, NW
Washington, DC 20037

www.marriott.com

Room Rate: \$299.00

Phone: 800-228-9290 or 202-872-1500

Attire: Business Casual

SourceMedia has secured a block of rooms at the Washington Marriott exclusively for attendees of the Mortgage Regulatory Forum. Please be sure to reference SourceMedia's Mortgage Regulatory Forum when making your reservation. Please be sure to book your room by **Friday, August 26th, 2011**. Rooms will be available on a first come, first served basis—there's no guarantee that rooms will be available after the cut-off date.

Conference Sponsorship

This dynamic program will combine expert speakers, peer networking, cutting-edge content and solution providers at a must-attend event. Our speakers and attendees are the decision makers you need to reach to promote your product and services.

For more information on sponsoring our event please contact Adam Dadich at 212.803.6089, or via email at adam.dadich@sourcemedia.com.

To register, visit: Mortgageregulatoryforum.com | Call Joe Frega at 212.803.8348

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