

NRMLA 2009 ANNUAL MEETING & EXPO
SCHEDULE OF EVENTS
NOVEMBER 18-20, MANCHESTER GRAND HYATT
SAN DIEGO, CALIFORNIA

“Navigating Change: Sailing Safely in a New Economy”

CONFERENCE REGISTRATION BADGE REQUIRED FOR ALL EVENTS

WEDNESDAY, NOVEMBER 18
“FACING THE CHANGES”

Exhibit Show Hours

7:30 a.m. – 10:15 a.m. Open
10:00 a.m. – 12:30 p.m. Closed for general session
12:30 p.m. – 1:45 p.m. Open
1:45 p.m. – 3:00 p.m. Closed for general session
3:00 p.m. – 7:00 p.m. Open

7:30 a.m – 7:30 p.m.

ELIZABETH FOYER (LOCATED ON SECOND LEVEL)
Registration Open

7:30 a.m. – 9:30 a.m.

ELIZABETH A (LOCATED ON SECOND LEVEL)
Continental Breakfast served in the EXHIBITION HALL

9:00 a.m. – 10:00 a.m.
Breakout Sessions

RANDLE A (LOCATED ON FOURTH LEVEL)
Seniors Online: Where They Hang Out, What Appeals To Them, How To Attract Them

Marketers are figuring out how to engage clients—past, present and future—through the use of online communities and other social networking tools. Come hear how you might employ such tools.

Marty Bell, NRMLA, Washington, D.C. (Host)
Valerie VanBooven, Next Generation Financial Services, St. Charles, MO
John Yedinak, Reverse Mortgage Daily, Chicago, IL
Shana Duthie, Nurture Connect, San Diego, CA

RANDLE C (LOCATED ON FOURTH LEVEL)

The Most Challenging Deal: Strategies for Persuading a Bank to Accept a Short Pay-Off

CRMP Approved Course

In many parts of the country, senior homeowners are facing foreclosure, but the amount they can get from a reverse mortgage is not enough to pay off the existing loan. Our speakers have successfully negotiated short pay-offs that enabled their clients to keep their homes. We'll give you helpful guidance, so you can do the same.

David Cesario, Traditions Bancorp, Channahon, IL (Host)

Pamela Kirkpatrick, Allied Mortgage Group, Dania Beach, FL

Michelle Leigh, California Loss Mitigation Center, San Diego, CA

10:15 a.m.-11:30 a.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

Coping With Change: What is Waiting in the Wings?

Much is going on right now in the reverse mortgage industry that is having a major impact on all our businesses. The industry's top stakeholders will discuss legislative and regulatory trends, state of the secondary market, public perception concerns, and NRMLA's responses.

Peter Bell, NRMLA, Washington, D.C. (Host)

Margaret Burns, Director, Single-Family Program Development, U.S. Department of Housing and Urban Development, Washington, D.C.

11:45 a.m.-12:30 a.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

Perspectives from Industry Leaders

NRMLA's executive leadership and other top industry participants will discuss the industry's hottest issues.

Jeff Taylor, Reverse Market Insight, Inc., Greensboro, NC (Host)

Joe DeMarkey, MetLife Bank, Milford, MA

Bart Johnson, Life Stages Financial, Inc., Newport Beach, CA

John Nixon, Bank of America, Bellevue, WA

Cheryl MacNally, Wells Fargo Home Mortgage, Sagamore Beach, MA

Jeffrey Lewis, Generation Mortgage Company, Atlanta, GA

Peter Bell, NRMLA, Washington, D.C.

12:30 p.m.-1:30 p.m.

ELIZABETH A (LOCATED ON SECOND LEVEL)

Buffet Luncheon served in the EXPOSITION HALL

1:45 p.m.-3:00 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

State of the States: New Proposed and Adopted Regulations

State activity around reverse mortgages increased substantially this year. States are implementing SAFE Act provisions, examination guidelines and other legislation and regulations specific to reverse mortgages. A summary of what happened this year and what's on the horizon.

Joel Schiffman, Weiner, Brodsky, Sidman, Kider, PC, Newport Beach, CA (Host)

Clint Rockwell, BuckleySandler, LLP, Los Angeles, CA

Chuck Cross, Conference of State Bank Supervisors, Washington, DC

Cindy Fazio, Dept. of Financial Institutions, Olympia, WA

3:00 p.m.-4:30 p.m.

America's Cup C-D (LOCATED ON FOURTH LEVEL)

NRMLA Servicing Subcommittee (Closed Meeting)

3:15 p.m.-4:15 p.m.

Breakout Sessions

RANDLE A (LOCATED ON FOURTH LEVEL)

El Mercado Nuevo y Grande: Serving the Hispanic Population

Hispanics will soon become the largest minority group in America. You need to understand the cultural nuances that exist, so that when you're marketing reverse mortgages the right message comes across.

George Lopez, James B. Nutter & Company, Kansas City, MO (Host)

Francisco Letelier, Anita Santiago Advertising, Santa Monica, CA

RANDLE C (LOCATED ON FOURTH LEVEL)

Acceptable Advertising – and the Language You Must Avoid

CRMP Approved Course

The traditional vocabulary used by reverse mortgage advertisers is changing. The Federal Trade Commission, FHA and bank regulators are taking more proactive roles in protecting consumers from false and misleading advertising. Compliance experts will discuss what's acceptable and what is not.

Jean Noble, Senior Lending Network, Melville, NY (Host)

Dan Mooney, U.S. Department of Housing and Urban Development, Santa Ana, CA

Richard Peters, Richard A. Peters & Associates, Rochester, NY

Arthur Axelson, ReedSmith, Washington, D.C.

Peter Bell, NRMLA, Washington, D.C.

4:30-5:30 p.m.

Breakouts

RANDLE A (LOCATED ON FOURTH LEVEL)

Spotting Elder Financial Abuse—And What You Should Do About It

CRMP Approved Class

Most cases of elder financial abuse are not perpetrated by businesses, but by family members. Our panel of gerontologists helps you recognize when a client is being victimized and what your responsibilities are.

Peter Bell, NRMLA, Washington, D.C. (Host)

Lisa Nerenberg, Nerenberg & Associates, Redwood City, CA

Lori Delagrammatikas, San Diego State University Research Foundation, San Diego, CA

RANDLE C (LOCATED ON FOURTH LEVEL)

The Next Cornucopia: Planning for a Market of Condos

CRMP Approved Course

Earlier this year, the U.S. Department of Housing and Urban Development published Mortgagee Letter 2009-19, which provides guidance on approving condominium properties that serve as collateral for FHA-insured loans, including HECMs. HUD will soon publish additional guidance clarifying certain parts of the letter. We'll discuss these new regulations and offer guidance on assembling a condo file.

Robert Wyatt, Reverse Mortgage Associates, LLC, Fort Myers (Host)

Connie Osman, Bank of America, Bellevue, WA

Barbara Gatch, Metlife Home Loans, Fairfax, VA

Thomas Wilke, U.S. Department of Housing and Urban Development, Santa Ana, CA

5:30-7:00 p.m.

ELIZABETH A (LOCATED ON SECOND LEVEL)

COCKTAIL RECEPTION IN THE EXHIBITION HALL

THURSDAY, NOVEMBER 19

IMPROVING SALES AND MANAGEMENT

Exhibit Show Hours

7:30 a.m. – 11:15 a.m. Open

11:15 a.m. – 12:15 p.m. Closed for general session

12:15 p.m. – 4:00 p.m. Open

4:00 p.m. – Closed

7:30 a.m – 5:00 p.m.

ELIZABETH FOYER (LOCATED ON SECOND LEVEL)

Registration Open

7:30 a.m. – 9:00 a.m.

ELIZABETH A (LOCATED ON SECOND LEVEL)
Continental Breakfast served in the EXHIBITION HALL

8:30 a.m. - 9:30 a.m.

Breakout Sessions

RANDLE A (LOCATED ON FOURTH LEVEL)
How to Get Attention for Your Press Releases and Other Internet Marketing Tricks
Discover resources that can help place your press releases and marketing on web sites frequented by seniors.

Marty Bell, NRMLA, Washington, D.C. (Host)
Dana Todd, NewsForce.com, La Jolla, CA

RANDLE C (LOCATED ON FOURTH LEVEL)
Best Execution: What Are Your Secondary Market Options?
CRMP Approved Course

Learn about the drivers of HECM loan pricing, where loss can occur and servicing valuations. Why do some loans fetch more in the secondary markets and what are your options?

Craig Corn, Metlife Bank, Bloomfield, NJ (Host)
Mike McCully, New View Advisors, New York, NY
David Fontanilla, Knight Libertas, LLC, New York, NY
Michael Nardacci, Ginnie Mae, Washington, D.C.

9:45 a.m. – 11:00 a.m.

Breakout Sessions

RANDLE A (LOCATED ON FOURTH LEVEL)
Attentive Servicing: A Loan That's Closed Isn't Finished
CRMP Approved Course

A lot goes on after a reverse mortgage is funded. It's important that your clients fully understand their obligations as they pertain to taxes and insurance, repair administration and loan disbursements, and especially loan terminations.

Linda Bridges, Wells Fargo Home Mortgage, Fort Mill, SC (Host)
Ryan LaRose, Celink, Lansing, MI
Marc Helm, Reverse Mortgage Solutions, Spring, TX
Carol Norton, Financial Freedom, Austin, TX

RANDLE C (LOCATED ON FOURTH LEVEL)

Just Say No: The Deals to Walk Away From

CRMP Approved Course

Some makeable deals are not in the best interests of the homeowner. Do you have the moxie to walk away from these deals?

David Levitt, Circle Mortgage Corporation, Hollywood, FL (Host)

John Lucas, Generation Mortgage Company, Glendora, CA

Sarah Hulbert, Senior Financial Corp., Renton, WA

11:15 a.m. – 12:15 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

A Reverse Mortgage is Just a Piece of a Financial Pie—What's the Rest?

Our panel will discuss the merits of incorporating reverse mortgages into an elderly homeowner's comprehensive retirement plan. Learn from a geriatric care manager and financial planner under what circumstances they would recommend reverse mortgages to their clients.

Peter Bell, NRMLA, Washington, D.C. (Host)

Sandra Timmermann, Metlife Mature Market Institute, Westport, CT

Barbara Stucki, National Council on Aging, Bend, OR

Steve Barlam, LivHome, Los Angeles, CA

Jonathan Neal, CCG-Capital Consulting Group, LLC, Norcross, GA

12:30 p.m. – 1:15 p.m.

ELIZABETH A (LOCATED ON SECOND LEVEL)

Buffet Luncheon served in the EXHIBITION HALL

12:30 p.m. – 1:30 p.m.

Ford Room (LOCATED ON THIRD LEVEL)

Independent Certification Committee (Closed meeting)

1:30 p.m. – 2:15 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

Keeping HECMs Honest—The Inspector General's Point of View

The Inspector General is the top law enforcement official in HUD. A representative from the IG's office will discuss investigations of the HECM program conducted over the past year, problems uncovered and recommendations for improving the program.

Peter Bell, President, NRMLA, Washington, D.C. (Host)

Michael H. Stolworthy, Assistant Special Agent in Charge, Office of the Inspector General, U.S. Department of Housing and Urban Development, Washington, D.C.

2:15 p.m. – 3:30 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

What You Need to Know About Counseling

Counseling is a critical component of any reverse mortgage transaction. We'll invite some experienced counselors to discuss the new HECM protocol and what a typical counseling session looks like.

Peter Bell, President, NRMLA, Washington, D.C. (Host)

Betsy Cornwell, U.S. Department of Housing and Urban Development, Washington, D.C.

Michelle Jones, CCCS of Greater Atlanta, Atlanta, GA

Daniel Fenton, Money Management International, Silver Spring, MD

Barbara Stucki, National Council on Aging, Bend, OR

3:45 p.m. – 4:30 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

Political and Regulatory Issues Facing Our Business

NRMLA President Peter Bell and general counsel Jim Brodsky will discuss the political and legislative landscape in Washington, D.C.

Peter Bell, President, NRMLA, Washington, D.C. (Host)

James Brodsky, Weiner, Brodsky, Sidman, Kider, PC, Washington, D.C.

4:30 p.m. – 5:30 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

NRMLA Has Your Back! How We're Standing Up For Your Business

Our town hall meeting. NRMLA's executive staff and Board leadership discuss interactions with federal and state governments. You will also have an opportunity to ask questions about any topic you wish.

Peter Bell, NRMLA, Washington, D.C. (Host)

Joe DeMarkey, MetLife Bank, Milford, MA

Bart Johnson, Life Stages Financial, Inc., Newport Beach, CA

Steve Irwin, Steve Irwin Consultants, San Francisco, CA

5:30 p.m. – 6:30 p.m.

NRMLA Positive Press Task Force (By invitation only)

FRIDAY, NOVEMBER 20
A TIME FOR ACTIVISM

Exhibit Show Hours

8:00 a.m. – 11:00 a.m. Open
11:00 a.m. – Closed

8:30 a.m. – 11:00 a.m.
Special Workshops

MOLLY A (LOCATED ON SECOND LEVEL)

Workshop: Ethical Issues & Business Practices for Reverse Mortgage Lenders

An interactive discussion of NRMLA's Code of Ethics & Professional Responsibility, Ethics Advisory Memoranda, Best Practices and case studies selected to stimulate conversation and build awareness of ethical considerations in the reverse mortgage business. Limited to 30 people. Mandatory course for anyone seeking the Certified Reverse Mortgage Professional (CRMP) designation. **Pre-registration required. To get your name on the list, please email Adam Gerber at agerber@dworbell.com.**

Peter Bell, NRMLA, Washington, D.C.

James Brodsky, Weiner, Brodsky, Sidman, Kider, PC, Washington, D.C.

RANDLE A (LOCATED ON FOURTH LEVEL)

Workshop: The Reverse Mortgage Landscape in California

Like everything else, the reverse mortgage business has its own quirks in our most populous and diverse state. How do you market to a state of both busy urban centers and hidden rural pockets? How do you sell in a market with so many expensive homes and yet the largest overall decline in home prices in the nation? How do you carve out a niche for your company in such a crowded market place? We scheduled a special double-length session on the specifics of the reverse mortgage business in the Golden State featuring your colleagues who have had great success there.

Dean Jones, Bank of America, San Diego, CA (Host)

Jeff Hollander, Next Generation Financial Services, Templeton, CA

Jennifer Horvat, One Reverse Mortgage, LLC, San Diego, CA

Shannon Hicks, Security One Lending, Reading, CA

Joel Schiffman, Weiner, Brodsky, Sidman, Kider, PC, Newport Beach, CA

Jim Veale, Security One Lending, Lakewood, CA

8:30 a.m. – 9:30 a.m.

RANDLE B (LOCATED ON FOURTH LEVEL)

Understanding Underwriting: The mistakes you can't afford to make

CRMP Approved Course

HECM underwriters discuss those areas where they see common mistakes made during the origination process.

Deanne Opstad, Generation Mortgage Company, Atlanta, GA (Host)

Jessica Yee, Genworth Financial Home Equity Access, Inc., Rancho Cordova, CA

Patrick Jones, Financial Freedom, Atlanta, GA

Dan Mooney, U.S. Department of Housing and Urban Development, Santa Ana, CA

9:45 a.m. – 10:45 a.m.

Breakout Sessions

RANDLE B (LOCATED ON FOURTH LEVEL)

Moving Along Aging in Place: The Business Advantages of a Senior Support Network

Seniors need to know where to seek answers to their problems. Service providers all over the country are forming Aging in Place networks. Get in on the trend.

Marty Bell, NRMLA, Washington, D.C. (Host)

Raad Ghantous, RG&A-Interior Design, San Clemente, CA

John Butler, Rebuilding Together, Santa Ana, CA

Kari Buist-Baker, Senior Life Management, Mission Viejo, CA

Susan Arnheiter, Alerra Healthcare, San Clemente, CA

11:00 a.m. – 12:00 p.m.

General Session

ELIZABETH E (LOCATED ON SECOND LEVEL)

“Policy Wonking: Doing Your Part Locally to Help the Industry Nationally”

Our Washington, D.C. Policy Conference was a major hit this summer. Some of our members met their Representative or Senator for the first time. Why political relationships are important and how you can establish them in your own communities.

Peter Bell, NRMLA, Washington, D.C. (Host)

Marty Bell, NRMLA, Washington, D.C.

Joe DeMarkey, MetLife Bank, Milford, MA

Bart Johnson, Life Stages Financial, Inc., Newport Beach, CA

12:00 p.m.

Meeting Adjourns