



9th Annual Eastern Secondary Market Conference
February 15-17, 2012
Ritz Carlton Amelia Island
Program Schedule – as of 1/17/2012

Wednesday 2/15

9—10 AM MBAF Regional Governors Meeting	3:30 - 3:45 PM Refreshment Break
10 AM—1:30 PM MBAF Board of Directors Meeting	3:45—4:45 PM
12—6 PM Attendee and Exhibitor Registration Open	Industry Update Mark Fogarty, Editorial Director, Mortgage Group Source Media (National Mortgage News)
2—5:30 PM Exhibitors Set-Up	4:45—5:45 PM
2—3:30 PM	Dodd-Frank. In Plain English. Mitchel Kider, Chairman and Managing Partner, Weiner Brodsky Sidman Kider PC
State of the Mortgage Industry Ted Tozer, President, Ginnie Mae Robert Dozier, Executive Vice President, Chief Business Officer, Federal Home Loan Bank, Atlanta Mike Dawson, Vice President, Customer Business Management, Freddie Mac	6—7:30 PM Welcome Reception with Exhibitors

Thursday 2/16

7:30 AM Attendee Registration Open	the nation's economic strength which has been in a state of flux due to pending legislation, new regulations, and controls being implemented by lenders. Getting the secondary market stabilized and working is paramount to the country's economic recovery. Many opportunities will be available for those who are able to operate and play by the new rules and standards. This session will identify what leading lenders and aggregators are doing, seeing, and where these opportunities exist.
7:30—9 AM Breakfast/Networking/Exhibits Open	What are industry leaders doing? Where are the available opportunities? What does the future look like?
7:30—9 AM CMB Society of Florida Breakfast Meeting Guest Speaker for the CMB Breakfast: Corky Watts, CMB, Owner, Garrett Watts & Co.	Bob Gundel, Senior Hedge Manager, Compass Analytics, LLC "One of the biggest issues facing the mortgage industry today is the exit of aggregators and the implications it has for secondary execution. The backing out or softening of servicing release values from large aggregators has created an opportunity and favorable economics for many originators to think more seriously about retaining servicing. Compass, with its large national customer base for both pipeline and servicing valuation analytics, has contemporary and unique perspective with its tools, strategic support, and analytics on helping originators evaluate their options in this new environment."
SESSIONS: 9:15—10:30 AM The Secondary Market and Avoiding the Land Mines Corky Watts, CMB, Owner, Garrett Watts & Co.	
10:30—11 AM Refreshment Break with Exhibitors	
11AM—12 PM Investor Acquisition in the Mortgage Marketplace Tom Millon, CFA, CMB, President, Founder CEO, Capital Markets Cooperative (Speaker TBD, WL Ross & Co.)	
12—1:30 PM Lunch with Exhibitors	
1:30—2:30 PM Housing & the Economy 2012 Michael Carrier, Associate Vice President for Secondary Markets, Public Policy and Industry Relations, MBA, Washington, DC	3:30—4 PM Final Break with Exhibitors
2:30—3:30 PM What are people doing, where are they going, and what does the future hold? Todd Hempstead, SVP, CMG Mortgage The recovery of the secondary mortgage market is the linchpin to	4—5:30 PM Non-Performing Asset Disposition Nitin Dave, Consultant Pat Mansell, CMB, President, Coastal States Mortgage Chris Rumbos, Founder and CEO, NPR Capital Asset Management

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Friday 2/17

7—8 AM Breakfast

8—9 AM

Economic Update

Doug Duncan, VP and Chief Economist, Fannie Mae

9—10 AM

Issues and Opportunities for Residential Mortgage Servicing Rights

Mark Garland, President of MountainView Servicing Group
Like servicing operations, the servicing asset is facing an uncertain future. Gain a deeper understanding of how the asset is being impacted by M&A activity, trading trends and proposed regulations.

10—10:15 AM Refreshment Break

10:15—11:15 AM

QRM - Pros & Cons

David Lykken, Managing Partner, Owner, Mortgage Banking Solutions

11:15—12 PM

UMDP (Uniform Data Mortgage Program) ULDD Uniform Loan Dataset

Appraisal Documentation Requirements/MISMO Update

Paul Habina, Director, Technology Relationship Manager and National Relationship Manager, Freddie Mac

12—1 PM

Warehouse Lending

Kenneth Brock, SVP, Mortgage Warehouse Finance Group, JP Morgan Chase Bank, NA

Ken Jones, SVP, Atlantic Coast Bank

Clifford Schultz, VP- Capital Markets Mortgage Warehouse Finance, MetLife Bank

Barry P. Epstein, Warehouse Banking Consultant

Outline of Jumbo Warehouse Lending by Barry Epstein

●Market growth potential with the reduction of GSE's loan amount to \$625,500

●Jumbo warehouse limit by most warehouse lenders

●Niche market \$2,000,000-\$5,000,000

●Portfolio vs. securitization

●REIT's entering the market

●Geographic market

●Unique product description vs. vanilla product

**Registration, Exhibit and Sponsorship Forms Available
to print from our website
www.mba.org
or you can register securely online**

Hotel Room Reservation Instructions

Room Reservation Cut-off date was January 12, 2012.

Occupancy based on availability after the cut-off date. Rates may be higher too.

Room Rate: \$189 Single or Double Occupancy

Ritz Carlton Amelia Island
4750 Amelia Island Parkway
Amelia Island, FL 32034
Hotel Direct: 904-277-1100

There are two ways to make your room reservations.
Telephone or Online

You may call:
1-800-241-3333

(Make sure to mention the Mortgage Bankers Association of Florida to receive the group rate.)

Or click the link below to make your room reservations directly online.

[Ritz Carlton Amelia Island Room Reservation Link](#)

Or copy and paste the link below:

https://www.ritzcarlton.com/en/Properties/AmeliaIsland/Reservations/Default.htm?utm_campaign=09018&src=ps#top

(Enter mbambaa in the group code box to receive the group rate.)