

MAMB Convention Breakout Schedule – Tuesday, November 17, 2009

9:00 am

Room 101

VA Basics – Demystifying the VA Loan,

Presented by Ms. Kristin Stone, Account Executive, Franklin American Mortgage

COE, ACE, Entitlement, Funding Fee- It's almost like learning a new language. In this session we will walk you through decoding "VA speak" and teach you the basics of VA lending. We will cover items like: ordering your certificate of eligibility, additional required disclosures, how the funding fee works, how to calculate residual income and closing costs. Leave feeling confident that you can speak intelligently about a VA loan with your borrowers. Better yet, use your new found knowledge to develop a marketing plan with your realtor relationships so you both can succeed in 2010.

Room 102

Customer Retention - Improving Your Clients' Financial Positions is in Your Best Interest!

Presented by Mr. Jim Blatt and Mr. Ben April, Mortgage Returns

Homeowners have a mortgage a transaction, on average, every five years. Learn how to manage each borrower's financial position, communicate to homeowners efficiently, and more effectively capitalize on those relationships. Companies that take a systematic approach to customer retention, including database management, direct mail and electronic marketing, achieve results that are 25% better than the market average.

10:00 am

Room 101

"USDA – Rural Development Guarantee Rural Housing"

Presented by Mr. Nathan Tutt, USDA Single Family Housing Specialist,
and Mr. Randy Griffith, USDA Program Director

Room 102

The State of the Industry Featuring NAMB 2009/2010 President, Jim Pair

The mortgage broker industry has been under attack from all sides. NAMB President Jim Pair will discuss the current government affairs issues confronting the mortgage broker community including RESPA reform, the Fed Proposed Rule, HVCC, and the Safe Act.

11:00 am

Room 102

“HB 382 – An Overview of Loan Originator Licensing and Education Requirements”

Presented by Mr. Jerry Janes, Supervisor of Mortgage Licensing, Missouri Division of Finance

Representatives from the Missouri Division of Finance will be on hand to give an overview of the new loan originator licensing and education requirements effective July 31, 2009. This session will cover the basic licensing requirements, how the department is implementing changes, and will include a brief Q&A session.

12:00 pm

Room 101

Internet Marketing Best Practices

Presented by Mr. Kevin Neville, Vice President Midwest Sales, Bankrate.com

What do you do when referrals slow down or dry up? What do you do when rates bump up and phone stops ringing? Is it challenging to see very few applications coming in? Internet marketing may be the ticket to keep your LO's busy. Would you like to know the best practices to maximize the return from your web site, landing pages, and lead generation options on the web? I will share the best practices to be more successful with internet marketing that will keep your LO's working applications and most important growing your business!

1:00 pm

Room 101

Identity Theft, Federal Regulations, and YOU!

Presented by Mr. Daniel Andrews, Solutions on the Spot

This session will include an overview of both federal and state laws that impact the mortgage broker business and all related industries. Details will focus on identity theft in the workplace and the size of the liability that exists within the company. The presentation will include the steps that the FTC requires for companies and their employees to be in compliance.

Room 102

RESPA Reform – How the New GFE and HUD-1 Work Together

Presented by Ms. Wendy Cromer, Security Title

2:00 pm

Room 102

FHA Updates

Presented by Mr. Douglas Neff, Supervisory Housing Program Specialist, and Ms. Delois Saddler, Housing Specialist, U.S. Dept. of Housing and Urban Development, Lender Perspective by Mike Maida, Director of Sales, GSF Funding

2:30 pm

Room 101

Mortgage Fraud from a Prosecutor's Perspective

Presented by Mr. Thomas Albus, Assistant United States Attorney, U.S. Attorney's Office for the Eastern District of Missouri in St. Louis

Mr. Albus chairs the U.S. Attorney's Mortgage Fraud Task Force and handles a docket of white collar cases which, in addition to mortgage fraud cases, includes securities fraud, bank fraud, and public corruption matters. Mr. Albus will cover the types of mortgage fraud cases commonly investigated by the U.S. Attorney's office for the Eastern District and the penalties that ensue.