



EXAMINER TRAINING SCHOOL

Fundamentals of Mortgage Banking

April 3 – 5, 2006 ★ Four Points Sheraton Washington DC

Washington, DC



American
Association of
Residential
Mortgage
Regulators



A G E N D A

Monday, April 3

- 8:30AM–9:00AM **Registration and Hospitality**
- 9:00AM–9:15AM **Introductions**
- George Kinsel
AARMR President
- 9:15AM–10:45AM **Loan Origination & Processing**
- Chris Cruise
Innovations Mortgage Training Services
- 10:45AM–11:00AM **Break**
- 11:00AM–12:15PM **Loan Products**
- William Warren
Empire Equity Group, Inc.
- 12:15PM–1:30PM **Lunch**
- 1:30PM–2:45PM **Overview of Federal Disclosure Requirements**
Reg B – RESPA – Reg Z – Flood Insurance – HOEPA
- Hands on Exercises**
Escrow Accounts – GFE & HUD-1 – TIL Amount Financed – HOEPA
- Bill Beall
Federal Reserve Bank – Richmond
 - Jeff Paul
Federal Reserve Bank – Atlanta
- 2:45PM–3:00PM **Break**
- 3:00PM–5:00PM **Overview of Federal Disclosure Requirements**
(Continued)

Tuesday, April 4

- 8:30AM–9:00AM **Hospitality**
- 9:00AM–10:30PM **Overview of Federal Disclosure Requirements**
(Continued from Monday)
- Hands on Exercises**
- Bill Beall
Federal Reserve Bank – Richmond
 - Jeff Paul
Federal Reserve Bank – Atlanta
- 10:30AM–10:45AM **Break**
- 10:45AM–12:00PM **Overview of Federal Disclosure Requirements**
(Continued)
- 12:00PM–1:15PM **Lunch – on your own**
- 1:15PM–2:30PM **Loan Underwriting Basics**
- Dayle Hayre
First Guaranty Mortgage Corporation
- 2:30PM–3:00PM **Break**
- 3:00PM–4:45PM **Red Flags of Fraud**
- Jenny Nunn Brawley
Freddie Mac

Wednesday, April 5

- 8:30AM–9:00AM **Hospitality**
- 9:00AM–10:15AM **Credit Reports 101**
- Jim Riley
Trans Union
- 10:15AM–10:30AM **Break**
- 10:30AM–12:00PM **Funding a Pipeline/ Securitization**
- John Konyk
National City Corporation
- 12:00PM **Distribution of Certificates**

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1255 Twenty-Third Street, NW
Suite 200
Washington, DC 20037-1174

T: 202.521.3999
F: 202.833.3636

www.aarmr.org