



American Association of
Residential Mortgage Regulators

Advanced Examiner Training School

March 30 – April 3, 2009

The Westin Grand Hotel
Washington, DC

PRELIMINARY AGENDA

**Subject to Change*

Monday, March 30

- 8:30 – 9:00 **Hospitality**
- 9:00 – 9:15 **Introductions**
- 9:15 – noon **RESPA**
Andrew Faye
Department of Housing and Urban Development
Office of RESPA
- Noon – 1:15 **Lunch** (*provided*)
- 1:15 – 2:45 **SAFE Act**
Chuck Cross
Conference of State Bank Supervisors (CSBS)
- 2:45 – 3:00 **Break**
- 3:00 – 5:00 **Regulation Z Update**
Jack Konyk
National City Mortgage, a division of National City Bank

Tuesday, March 31

- 8:30 – 9:00 **Hospitality**
- 9:00 – 5:00 **FHA Basics: Qualifications and Underwriting
Home Equity Conversion Mortgages (HECM's)
FHA Mortgagee Approval Requirements**
Speaker TBD
Department of Housing and Urban Development
- 10:30 – 10:45 **Morning Break**
- 12:15 – 1:30 **Lunch** (*on your own*)
- 3:15 – 3:30 **Afternoon Break**

Wednesday, April 1

- 8:30 – 9:00 **Hospitality**
- 9:00 – 10:30 **Examining Outside the Box**
Chuck Cross
Conference of State Bank Supervisors (CSBS)
- 10:30-10:45 **Morning Break**
- 10:45-12:15 **Examination Guidelines for Reverse Mortgages**
Chuck Cross
Conference of State Bank Supervisors (CSBS)
- 12:15 – 1:30 **Lunch** (*provided*)
- 1:30 – 4:30 **How to Analyze Warehouse Lines of Credit**
Kweku Koranteng
New York State Banking Department
- 2:45 – 3:00 **Afternoon Break**

Thursday, April 2

- 8:30 – 9:00 **Hospitality**
- 9:00 - 10:15 **Analyzing Financial Statements**
John Lochary
State of Maryland Department of Labor and Licensing Regulation
- 10:15 – 10:30 **Morning Break**
- 10:30 – 12:00 **FTC Update**
Heather Allen
Federal Trade Commission

Kate White
Federal Trade Commission
- 12:00 – 1:30 **Lunch** (*on your own*)
- 1:30 – 3:15 **Current Fraud Trends**
Speaker TBD
Federal Bureau of Investigations
- 3:15 0 3:30 **Afternoon Break**
- 3:30 - 5:00 **Borrower's Ability to Repay Guidelines**
Tiffany Rogers
State of Maryland Department of Labor and Licensing Regulation

Friday, April 3

8:30 – 9:00

Hospitality

9:00 – 10:15

Examination Tools

Michael Chan
ComplianceEase

10:15 – 12:00

Regulator Roundtable

12:00

Distribution of Certificates