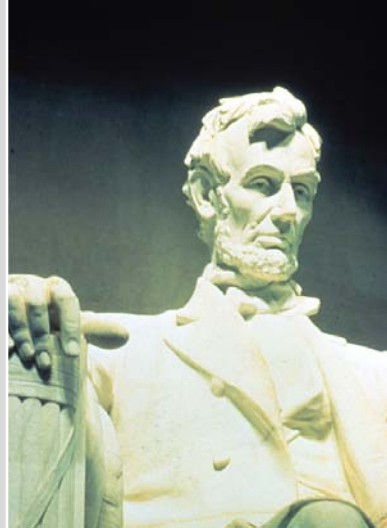
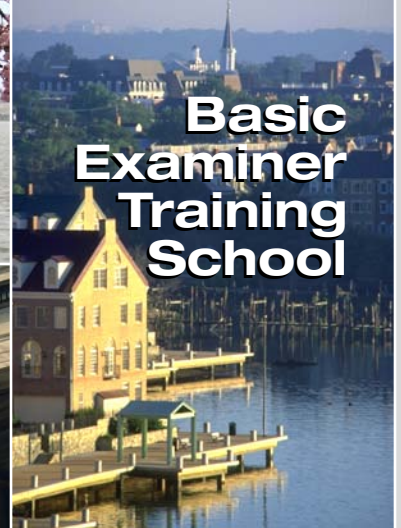




AARMR
American
Association
of Residential
Mortgage
Regulators



National Cherry
Blossom Festival
March 29–April 13



Basic Examiner Training School

2008

FUNDAMENTALS OF MORTGAGE BANKING

**MARCH 30
— APRIL 3**

**The Westin
Alexandria
Alexandria, VA**
(Washington, DC Area)



**American
Association of Residential
Mortgage Regulators**
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Washington, DC 20037-1174
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PRELIMINARY AGENDA

Sunday, March 30

| | |
|-------------|-------------------------------------------------------------------------------------------------------|
| 1:00–3:00PM | <i>Registration</i> |
| 3:00–5:00PM | <i>Personal Security While Traveling</i> Calvin Wink, Md. Dept. of Labor, Licensing and Regulation |
| 5:30–7:00PM | <i>Welcome Reception</i> |

Monday, March 31

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|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:00–8:30AM | <i>Hospitality</i> |
| 8:30–10:30AM | <i>21st Century Loan Products</i> Bill Warren, Empire Equity Group, Inc. |
| 10:30–10:45AM | <i>Break</i> |
| 10:45–5:00PM | <i>Overview: Federal Regulations</i> <ul style="list-style-type: none"> • Truth in Lending Act • Real Estate Settlement Procedures Act • Equal Credit Opportunity Act AnneMaria Allen, The Compliance Group Raymond Snytsheuvel, Law Office of Raymond Snytsheuvel |
| 12:00–1:15PM | <i>Lunch – on your own</i> |
| 3:15–3:30PM | <i>Break</i> |

Tuesday, April 1

| | |
|--------------|---------------------------------------------------------------------------------------|
| 8:00–8:30AM | <i>Hospitality</i> |
| 8:30–12:00PM | <i>Federal Regulations – continued</i> |
| 12:00–1:00PM | <i>Lunch (provided)</i> |
| 1:00–2:15PM | <i>Securitization and Funding a Pipeline</i> Jack Konyk, National City Corporation |
| 2:15–5:00PM | <i>Examining Outside the Box</i> Chuck Cross, Conference of State Bank Supervisors |
| 3:30–3:45PM | <i>Break</i> |

Wednesday, April 2

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|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:00–8:30AM | <i>Hospitality</i> |
| 8:30–11:45AM | <i>Appraisal Review for Non-Appraisers</i> Richard Hagar, American Home Appraisals |
| 10:15–10:30AM | <i>Break</i> |
| 11:45–1:00PM | <i>Lunch – on your own</i> |
| 1:00–2:45PM | <i>Understanding RESPA</i> Barton Shapiro, US Dept. of Housing and Urban Development Andrew Fay, US Dept. of Housing and Urban Development |
| 2:45–3:00PM | <i>Break</i> |
| 3:00–5:00PM | <i>Mortgage Fraud Overview</i> Richard Hagar, American Home Appraisals |

Thursday, April 3

| | |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 8:00–8:30AM | <i>Hospitality</i> |
| 8:30–10:30AM | <i>Updates from the FTC</i> Kristin Cohen, Federal Trade Commission Evan Zullow, Federal Trade Commission |
| 10:30–10:45AM | <i>Break</i> |
| 10:00–12:00PM | <i>The Legal and Financial Implications of Correct Language Usage</i> Beverly and Michael Heneghan, Stewart Communications Associates |
| 12:00–1:15PM | <i>Lunch (provided)</i> |
| 1:15–3:15PM | <i>Good Government and the Ethics of Clear Communications</i> Beverly and Michael Heneghan, Stewart Communications Associates |
| 3:15–3:30PM | <i>Break</i> |
| 3:30–5:00PM | <i>Roundtable Discussion</i> Sue Toth, NJ Dept of Banking & Insurance |
| 5:00PM | <i>Adjournment & Distribution of Certificates</i> |

For more information visit www.aarmr.org or call 202-521-3999