



American Association of Residential Mortgage Regulators



# ADVANCED EXAMINER Training School

March 30 – April 3  
WASHINGTON, D.C.  
THE WESTIN GRAND



2009

## SCHEDULE OF EVENTS

Note: All general sessions will take place in the **Washington Ballroom**

### MONDAY, MARCH 30

- 8:30 – 9:00AM **Hospitality**
- 9:00 – 9:15AM **Introductions**
- 9:15 – Noon **RESPA**
  - Andrew Faye • Ivy Jackson • Barton Shapiro
  - Department of Housing and Urban Development*
  - Office of RESPA*
- 10:30 – 10:45AM **Break**
- Noon – 1:15PM **Lunch** (provided)
- 1:15 – 2:45PM **SAFE Act**
  - Chuck Cross, *Conference of State Bank Supervisors (CSBS)*
- 2:45 – 3:00PM **Break**
- 3:00 – 5:00PM **Regulation Z Update**
  - Jack Konyk, *National City Mortgage, a division of National City Bank*

### TUESDAY, MARCH 31

- 8:30 – 9:00AM **Hospitality**
- 9:00 – 10:00AM **FHA Mortgagee Approval**
  - Maurice Gullede
  - Department of Housing and Urban Development*
- 10:00 – 12:15PM **FHA Basics - Qualifications and Underwriting**
  - Joanne Kuczma, *Department of Housing and Urban Development*
- 10:30 – 10:45AM **Break**
- 12:15 – 1:30PM **Lunch** (on your own)
- 1:30 – 3:30PM **FHA Basics** (continued)
  - Joanne Kuczma, *Department of Housing and Urban Development*
- 3:30 – 3:45PM **Break**
- 3:45 – 4:45PM **FHA Home Equity Conversion Mortgages (HECM's)**
  - Kathy Hardy, *Department of Housing and Urban Development*

### WEDNESDAY, APRIL 1

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

### THURSDAY, APRIL 2

- 8:30 – 9:00AM **Hospitality**
- 9:00 – 10:15AM **Analyzing Financial Statements**
  - John Lochary, *State of Maryland Department of Labor and Licensing Regulation*
- 10:15 – 10:30AM **Break**
- 10:30 – NOON **FTC Update**
  - Heather Allen • Kate White
  - Federal Trade Commission*
- NOON – 1:30PM **Lunch** (on your own)
- 1:30 – 3:00PM **Current Fraud Trends**
  - Speaker TBD
  - Federal Bureau of Investigations*
- 3:00 – 3:15PM **Break**
- 3:15 – 4:30PM **Borrower's Ability to Repay Guidelines**
  - Tiffany Rogers, *State of Maryland Department of Labor and Licensing Regulation*

### FRIDAY, APRIL 3

- 8:30 – 9:00AM **Hospitality**
- 9:00 – 10:15AM **Examination Tools**
  - Michael Chan, *ComplianceEase*
- 10:15 – NOON **Regulator Roundtable**
- NOON **Distribution of Certificates**
- Adjourn** (lunch on your own)



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