



AMERICAN  
ASSOCIATION OF  
RESIDENTIAL  
MORTGAGE  
REGULATORS

# ADVANCED EXAMINER TRAINING SCHOOL

MAY 9-13, 2011

DETROIT, MICHIGAN ★ WESTIN BOOK CADILLAC

NOTE: Financial  
calculator is  
necessary for  
this training

## SCHEDULE OF EVENTS

All sessions take place in CRYSTAL BALLROOM / 4th Floor

### > MONDAY, MAY 9

- 8:30 - 9:00 AM **Registration and Hospitality**
- 9:00 - 9:15 AM **Opening Remarks**
- 9:15 - 9:45 AM **Mortgage Servicing Exams Legal Authority**  
*Lisa Lukatch, MI Office of Financial & Ins. Regulation*
- 9:45 - 10:30 AM **Servicing Company Expectations**  
*Michael Gomez, MI Office of Financial & Ins. Regulation*
- 10:30 - 10:45 AM **Break**
- 10:45 - 12:00 PM **Servicing Company Expectations (continued)**
- 12:00 - 1:15 PM **Lunch (on your own)**
- 1:15 - 2:00 PM **Servicing Systems and Information Technology Platforms**  
*Jaulanda Davenport-Perry, MI Office of Financial & Ins. Regulation*
- 2:00 - 2:45 PM **Loan Boarding into the Servicing System**  
*Jaulanda Davenport-Perry, MI Office of Financial & Ins. Regulation*
- 2:45 - 3:00 PM **Break**
- 3:00 - 5:00 PM **Payment History Review**  
*Pamela Williams, MI Office of Financial & Ins. Regulation*

### > TUESDAY, MAY 10

- 8:30 - 9:00 AM **Hospitality**
- 9:00 - 10:30 AM **Escrow Accounts and PMI**  
*Bonnie Mecum, MI Office of Financial & Ins. Regulation*  
*Pamela Williams, MI Office of Financial & Ins. Regulation*
- 10:30 - 10:45 AM **Break**
- 10:45 - 12:00 PM **Evaluations of Investor Reporting**  
*Jaulanda Davenport-Perry, MI Office of Financial & Ins. Regulation*
- 12:00 - 1:15 PM **Lunch (on your own)**
- 1:15 - 1:45 PM **Servicer Evaluations - Proper Credit Reporting, Corporate Advances, Live Communication, Qualified Written Request & Consumer Complaints, Financial Statements, and Internal & External Audits**  
*Jaulanda Davenport-Perry, MI Office of Financial & Ins. Regulation*  
*Michael Gomez, MI Office of Financial & Ins. Regulation*  
*Bonnie Mecum, MI Office of Financial & Ins. Regulation*  
*Pamela Williams, MI Office of Financial & Ins. Regulation*
- 1:45 - 2:45 PM **Loan Modifications (HAMP/Traditional)**  
*Pamela Williams, MI Office of Financial & Ins. Regulation*
- 2:45 - 3:00 PM **Break**
- 3:00 - 5:00 PM **Bankruptcy & Foreclosures**  
*James Westrin, MI Office of Financial & Ins. Regulation*  
*Pamela Williams, MI Office of Financial & Ins. Regulation*

### > WEDNESDAY, MAY 11

- 8:30 - 9:00 AM **Hospitality**
- 9:00 - 10:30 AM **Examination Guidelines For Reverse Mortgages**  
*Chuck Cross, CSBS*
- 10:30 - 10:45 AM **Break**
- 10:45 - 12:15 AM **Examination Guidelines For Reverse Mortgages (continued)**
- 12:15 - 1:30 PM **Lunch (on your own)**
- 1:30 - 3:00 PM **Examining Outside the Box**  
*Chuck Cross, CSBS*
- 3:00 - 3:15 PM **Break**
- 3:15 - 5:00 PM **Examining Outside the Box (continued)**

### > THURSDAY, MAY 12

- 8:30 - 9:00 AM **Hospitality**
- 9:00 - 10:30 AM **Transition of Exams to Enforcement/ Enforcement After Exams**  
*James Westrin, MI Office of Financial & Ins. Regulation*  
*Calvin Wink, MD Dept. of Labor, Licensing & Regulation*
- 10:30 - 10:45 AM **Break**
- 10:45 - 12:15 PM **Transition of Exams to Enforcement/ Enforcement After Exams (continued)**
- 12:15 - 1:30 PM **Lunch (on your own)**
- 1:30 - 3:00 PM **Mortgage Servicing: Unfair or Deceptive Acts or Practices**  
*Lynette Hotchkiss, Esq., Federal Trade Commission*
- 3:00 - 3:15 PM **Break**
- 3:15 - 5:00 PM **Mortgage Servicing: Fair Debt Collection Practices Act & Fair Credit Reporting Act**  
*Lynette Hotchkiss, Esq., Federal Trade Commission*

### > FRIDAY, MAY 13

- 8:30 - 9:00 AM **Hospitality**
- 9:00 - 10:15 AM **Mortgage Fraud and Other Trends**  
*Calvin Wink, MD Dept. of Labor, Licensing & Regulation*
- 10:15 - 12:00 PM **Regulator Roundtable**
- 12:00 PM **Adjournment & Distribution of Certificates**



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