



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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