



**MBA's Accounting, Tax and Financial Analysis Conference
November 13-15, 2006
Arizona Biltmore Resort and Spa
Phoenix, Arizona**

Agenda

Monday, November 13

Noon - 5:30 p.m. Registration *McArthur Pre-function Area*

Noon - 5:30 p.m. Exhibits Open *McArthur Pre-function Area*

1:30 p.m. - 2:15 p.m. **Opening General Session:
Economic Outlook for the Mortgage Industry** *McArthur 4*

Featured Speaker:
Jay Brinkmann, Ph.D.
Vice President of Research and Economics
Mortgage Bankers Association

2:15 p.m. - 2:30 p.m. Refreshment Break
Sponsored by:
 McArthur Pre-function Area

2:30 p.m. - 4:00 p.m. **Concurrent Sessions:**

Single Family Track
**Single Family Mortgage Outlook and Company Financial
Performance: 2005 and mid-year 2006 Results** *McArthur 4*

Panelists:
Jay Brinkmann, Ph.D.
Vice President of Research and Economics
Mortgage Bankers Association

Jim Cameron
Partner
STRATMOR Group

Marina Walsh
Director - Industry Analysis, Research and Economics
Mortgage Bankers Association

Commercial/Multifamily Track
Commercial/Multifamily Mortgage Outlook

McArthur 2-3

Featured Speaker:
Jamie Woodwell
Senior Director, Commercial/Multifamily Research
Mortgage Bankers Association

Accounting, Tax and the Industry Roundtable

McArthur 2-3

Moderator:
Jennifer G. Williams
Director, Commercial/Multifamily
Mortgage Bankers Association

Panelists:
Michael Heagerty
Principal
Newmark Realty Capital, Inc.

Michael J. Myers
Executive Vice President & Chief Administration Officer
NorthMarq Capital, Inc.

4:00 p.m. - 4:15 p.m.

Refreshment Break
Sponsored by:



McArthur Pre-function Area

4:15 p.m. - 5:30 p.m.

General Session:
Fair Value Election for Servicing Rights and Loans

McArthur 4

Moderator:
Kimberly Walsh, CPA
Vice President
PNC Bank

Panelists:
Steven P. Merriett
Supervisory Financial Analyst
Federal Reserve Board

Andrew Mokhov
Partner
Ernst & Young, LLP

David C. Stephens
Chief Financial Officer
United Capital Markets, Inc.

6:00 p.m. - 7:30 p.m.

Welcoming Reception

Gold Room

Tuesday, November 14

8:00 a.m. - 5:15 p.m.	Registration	<i>McArthur Pre-function Area</i>
8:00 a.m. - 4:15 p.m.	Exhibits Open	<i>McArthur Pre-function Area</i>
8:00 a.m. - 8:30 a.m.	Continental Breakfast	<i>McArthur Pre-function Area</i>
8:30 a.m. - 9:30 a.m.	General Session: Reporting on Servicing Criteria under SEC Regulation AB, Asset-Backed Securities	<i>McArthur 4</i>
	Panelists: Yogesh Gupta, CPA Partner, Structured Finance Group PricewaterhouseCoopers, LLP	
	Robert F. Hugi Partner Mayer, Brown, Rowe & Maw, LLP	
	LaWanda Morris Senior Manager PricewaterhouseCoopers, LLP	
9:30 a.m. - 9:45 a.m.	Coffee Break	<i>McArthur Pre-function Area</i>
9:45 a.m. - 10:45 a.m.	General Session: FAS 140: Part I, Legal Isolation in Transfers of Loans and MBS	<i>McArthur 4</i>
	Moderator: James W. Bean, Jr. Manager of Accounting Policy Wells Fargo & Company	
	Panelists: David A. Augustyn, CPA Partner, Transaction Services KPMG, LLP	
	Julie Boswell Accounting Policy Consultant Wells Fargo & Company	
	Robert F. Hugi Partner Mayer, Brown, Rowe & Maw, LLP	
10:45 a.m. - 11:00 a.m.	Refreshment Break	<i>McArthur Pre-function Area</i>

11:00 a.m. - Noon

**General Session:
FAS 140: Part II, QSPEs: Their Present and Future**

McArthur 4

Moderator:

Cory Gilbert

Senior Vice President - Technical Accounting
Countrywide Home Loans

Panelists:

Patricia A. Bailey

Chief Financial Officer/Director of Finance
Principal Commercial Funding, LLC

James W. Bean, Jr.

Manager of Accounting Policy
Wells Fargo & Company

Noon - 1:30 p.m.

Lunch

McArthur 5-6

1:30 p.m. - 2:45 p.m.

**General Session:
SEC Presentation**

McArthur 4

Featured Speaker:

Timothy S. Kviz

Professional Accounting Fellow, Office of the Chief Accountant
U.S. Securities and Exchange Commission

2:45 p.m. - 3:00 p.m.

Refreshment Break

3:00 p.m. - 4:00 p.m.

Concurrent Sessions:

Single Family Track

**Forecasting and Budgeting in the Post-Refi Mortgage
Environment**

McArthur 4

Moderator:

Marina Walsh

Director – Industry Analysis, Research and Economics
Mortgage Bankers Association

Panelists:

Rebecca L. Crain, CMB

Financial Analysis Manager
Regions Mortgage

Tracy S. Jackson

Chief Financial Officer
SouthStar Funding, LLC

Cindy Tucker

Senior Vice President and Director of Planning and Reporting
First Horizon Home Loan Corporation

Accounting and Valuation of Hybrid Instruments
(Relevant to Commercial and Residential)

McArthur 2-3

Moderator:

James W. Bean, Jr.
Manager of Accounting Policy
Wells Fargo & Company

Panelists:

Patricia A. Bailey
Chief Financial Officer/Director of Finance
Principal Commercial Funding, LLC

Larry Gee

Managing Director, Technical Accounting
Countrywide Home Loans, Inc.

Mojgan Vakili

Capital Markets Manager
Deloitte & Touche, LLP

4:00 p.m. - 4:15 p.m.

Refreshment Break

McArthur Pre-function Area

4:15 p.m. - 5:15 p.m.

Concurrent Sessions:

Single Family Track

Strategies for Determining Optimal Loss Reserves

McArthur 4

Panelists:

John Adams

Director, Consumer Finance Practice

PricewaterhouseCoopers, LLP

Michael Shearer

Managing Director, Risk Management Practice

PricewaterhouseCoopers, LLP

Commercial/Multifamily Track

Commercial/Multifamily Mortgage Servicing Rights

McArthur 2-3

Panelists:

David Holland

Vice President/Financial Manager

Wells Fargo Commercial Mortgage

Michael J. Myers

Executive Vice President & Chief Administration Officer

NorthMarq Capital, Inc.

Daniel P. Thomas

Managing Director, Asset Sales Group

Mortgage Industry Advisory Company - MIAC

Mojgan Vakili

Capital Markets Manager

Deloitte & Touche, LLP

Craig Younggren

Vice President

KeyBank

Wednesday, November 15

8:00 a.m. - Noon	Registration	<i>McArthur Pre-function Area</i>
8:00 a.m. - 11:00 a.m.	Exhibits Open	<i>McArthur Pre-function Area</i>
8:00 a.m. - 8:30 a.m.	Continental Breakfast	<i>McArthur Pre-function Area</i>
8:30 a.m. - 9:30 a.m.	General Session: External Communications Strategies for Financial Reporting <i>McArthur 4</i> Featured Speaker: Paul Noring Managing Director Navigant Consulting, Inc.	
9:30 a.m. - 9:45 a.m.	Coffee Break	<i>McArthur Pre-function Area</i>
9:45 a.m. - 10:45 a.m.	Concurrent Sessions: Trends in Employee Benefits for the Financial Services Sector (Relevant to Commercial and Residential) <i>McArthur 4</i> Panelists: Patrick Connell Head of Corporate & Consumer Banking Consulting McLagan Partners, Inc. Mitchell Davis Vice President, Health and Benefits Aon Consulting Nancy M. Tartaro Senior Vice President Aon Consulting <u>Commercial/Multifamily Track</u> Performance/Risk Analysis of Mortgage Portfolios <i>McArthur 2-3</i> Panelists: Thomas A. Fink Senior Vice President, Managing Director TREPP, LLC George J. Pappadopoulos, CFA Director, Risk Management and Debt Research Property & Portfolio Research	
10:45 a.m. - 11:00 a.m.	Refreshment Break	<i>McArthur Pre-function Area</i>

11:00 a.m. - Noon

Concurrent Sessions:

Single Family Track

Closing Session: Final Take-Aways from a Mortgage Industry Veteran

McArthur 4

Featured Speaker:
Terry Couto
Partner
Newbold Advisors, LLC

Recent GAAP/Tax Reporting Developments
(Relevant to Commercial and Residential)

McArthur 2-3

Moderator:
Jeff Turnage
Director of Tax and Special Projects, Senior Vice President
NetBank, Inc.

Speaker:
Robert Godwin
Director
PricewaterhouseCoopers, LLP

Noon

Conference Concludes