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A certificate of completion will be e-mailed to you. CPE credits are calculated on a 50-minute hour.
A maximum number of 16 credits are available at this event.

For questions regarding the status of your certificate, contact Shirlene Datcher, (202) 557-2743, sdatcher@mortgagebankers.org

SPONSOR: **Mortgage Bankers Association** SPONSOR ID#: **103461**
 PROGRAM: **Commercial/Multifamily Capital Market's Winter Conference** DATES: **December 4-5, 2008**
 LOCATION: **The Ritz-Carlton, Washington, DC**

Please check the session you attended and circle the corresponding minutes

Check Session You Attended	Session Title	Specialized Knowledge and Application
	OPENING GENERAL SESSION: Political Landscape: Legislative and Regulatory Challenges	60
	Capital Markets and Landscape: The Outlook for the Reconstructed Market Model	60
	Origination Landscape: The Changing Lending Model	60
	Borrower Landscape: The Debt/Equity Proposition in Today's Market	75
	Investor Landscape: Spread and Return/Continued Volatility	75
	Mortgage Bankers Landscape: Back to the Future?	60
	Real Estate Landscape: Valuation Trends and Analysis	75
	Special Presentation: Neel Kashkari – Interim Assistant Secretary of the Treasury	90
	Economic Landscape: Trends and Projections	75
	Servicing Landscape: The Evolving Warning Signals	75
	Secondary Market Landscape	60
	The Multifamily Landscape: Fannie Mae and Freddie Mac	60
	Totals	

I certified that I attended the sessions that I have marked above. Signature: _____

Credit Hours are recommended in accordance with the Statement of Standards for Formal Continuing Professional Education (CPE) Programs. Your State Board is the final authority for the number of credit hours allowed for a particular program.