

MBA's NATIONAL TECHNOLOGY IN MORTGAGE BANKING CONFERENCE & EXPO 2007

global  strategies

MARCH 25–28, 2007
TAMPA CONVENTION CENTER
TAMPA, FLA.



**MORTGAGE
BANKERS
ASSOCIATION®**

Investing in communities



CREATING SUCCESSFUL GLOBAL eSTRATEGIES

Join business and technology professionals at MBA's National Technology in Mortgage Banking Conference & Expo, March 25–28, 2007, at the Tampa Convention Center and learn ways to continue advancing your operations through technology. Global eStrategies prepares you for tomorrow in such areas as:

- eMortgages
- eCommerce security
- Identity theft prevention
- Web services
- Service oriented architecture
- Data quality

Who Should Attend

This conference is designed for CIOs/CTOs, senior level executives, business managers in loan production, servicing and secondary marketing operations professionals and anyone else interested in learning about the latest technology and security products and services for the real estate finance industry.

Designation Points

Earn three points toward your Certified Mortgage Technologist (CMT) or Certified Mortgage Banker (CMB) designation when you attend MBA's National Technology in Mortgage Banking Conference & Expo.



MBA'S NATIONAL TECHNOLOGY IN MORTGAGE BANKING CONFERENCE & EXPO

global  strategies



**OPENING
GENERAL SESSION**
Monday, March 26

Captain James Lovell, Jr.
Apollo 13 Commander and NASA Pioneer

Apollo 13, A Successful Failure

Attend the Opening General Session to hear from NASA Pioneer, and Gemini 7, Apollo 11, and 13 Astronaut, Captain James Lovell, Jr. Famous for his role as spacecraft commander on the perilous 1970 Apollo 13 mission, Lovell is a legendary explorer, author and respected businessperson. His experience as a naval aviator and test pilot led to an extensive career as an astronaut. Lovell was command module pilot and navigator for humanity’s first visit to the moon, on Apollo 8. He also served as backup commander to Neil Armstrong for the Apollo 11 lunar landing mission.

Today, Lovell is the president of Lovell Communications, a business devoted to disseminating information about the U.S. space program.

Don’t miss this fascinating speaker, as he relates the skills required to turn a failed system into a successful mission to the tools needed to succeed in the business world of today and tomorrow.



**SECOND
GENERAL SESSION**
Tuesday, March 27

John C. Dvorak
Columnist *PC Magazine*, Dow Jones MarketWatch
Co-Host of “This Week in Tech” podcast
Host of “CrankyGeeks” Internet show

10 Trends in Desktop Computing that Will
Affect your Job and Your Life

“The revolution is in the increased communication capability,” John Dvorak explains. “This is a continuation of what started well before the Industrial Revolution. Genghis Khan was one of the first to grasp the concept of the necessity of quick transmittal of information. He had horses positioned every twenty miles and when guys wore out a horse, they jumped on the next one and the next one. They made two hundred miles a day, which was a big deal back in the year 1200. Now we can do everything instantly, worldwide. It’s frightening.”

John Dvorak has been a major technology industry columnist for 15 years. Today, in addition to his writing, he is on radio and television. People read him for his biting wit, inside intelligence and sense of humor—unparalleled in an industry not known for laughter. Hear him discuss the impact of new technologies and developments in desktop computing, the Internet and even in business in general. This session educates, enlightens and gives you an edge.



**CLOSING
GENERAL SESSION**
Wednesday, March 28

Douglas G. Duncan, Ph.D.
Senior Vice President of Research and Business
Development and Chief Economist
Mortgage Bankers Association

Industry Economic Outlook

As strategic technology initiatives from the last couple years continue to swing into production operation, including massive LOS upgrades, companies are expecting increased operating efficiencies and faster processes in return for their investments. Will these initiatives play out to provide the desired effects? Will the seemingly endless consolidation drive us to spend even more on technology? Are technology standards a basis for sound business sense? What are the latest in IT cost trends? These questions and more are answered in this provocative discussion led by one of the industry’s leading economic and strategic thinkers.

MONDAY, MARCH 26

MISMO Update

MISMO is the mortgage industry's collective effort to derive value and efficiency from common data transmission formats and specifications, and it is the industry's preeminent organization for technology standards and best practices. Hear the latest developments in the MISMO standards initiatives, the MXCompliance service and the organization itself, including new and emerging activity areas. Learn about the next generation MISMO architecture using a universal XML Schema format to bring the next level of run-time, type-checking efficiencies to organizations implementing the standards. Finally, learn about MISMO's plans for the coming year. See first-hand where MISMO is going. Panelists highlight key emerging areas and projects within the MISMO initiative or in their organizations that support its goals.

Managing HELOCs and Mortgages Side by Side: Harnessing Technology to Facilitate Client Retention and Account Growth

Make your institution the kind your customers want to keep. Use technology to put the customer at the center by transforming from an account-centric to a customer-centric operation. More robust technology now makes it possible to manage all of a customer's loan relationships on one back-office system. This enables customer service associates to accelerate information about multiple account relationships back to the customer. It also enables financial institutions to better manage cross sales and promotional campaigns that identify customers

that have generated credit capacity. In addition, risk management is enhanced because lenders can see when one delinquent loan has the potential to impact other accounts. IT efforts become more focused by having all HELOCs and Mortgages on a single platform that eliminates the need for a myriad of accounting, workflow and default management systems.

Technologies that Increase Volume by Attracting Broker Business

Growing volume is an imperative for many lenders in this cooling market. Yet doing so is not easy in the current, highly fragmented market. That's because approximately 70 percent of the nation's mortgage loans are originated by brokers. And for lenders, marketing to this dispersed force of 50,000 mortgage brokers is a major challenge—especially with the estimated 15 percent yearly turnover. This panel addresses the current and emerging technologies that lenders can rely on to market effectively to brokers and grow revenues.

eMortgage Update

eMortgage adoption continues to grow steadily. More and more lenders are implementing eClosing solutions and integrating with the MERS® eRegistry. Hear the latest news and industry progress on SMART Doc® and Adobe® PDF electronic forms, eSignature and eClosing solutions, electronic vaulting and electronic document delivery. Learn about how eMortgage implementation can provide real-world cost savings with a strategic business advantage to early adopters.

ZeroTouch Loan Servicing: On-Demand Document Imaging & Workflow

Attendees will learn how Cenlar FSB, a wholesale bank specializing in mortgage subservicing, has broken away from the traditional approach to “going paperless” by taking advantage of an On-Demand Document Management solution for loan servicing. The solution, based on a Software-as-a-Service model, eliminates the need for Cenlar to install and support hardware and software in-house, or manage multiple vendors for scanning, imaging, workflow and document storage. Cenlar utilizes the services of a Document Process Outsourcing (DPO) provider for loan document scanning and online content storage. Access to loan documents throughout the loan servicing process is available securely, online, through a standard Web browser. The end result is a solution that leverages the expertise and infrastructure of the DPO provider, which lowers risk, reduces costs and increases efficiencies within Cenlar. It also enables Cenlar to focus on core competencies while reducing non-core business functions.

Improving Data Quality

Quality data is complete, accurate, timely and meaningful. Data quality management is a never-ending challenge. It's widely recognized that quality data is a critical corporate asset and is a key to successful mortgage operations. However, the quality of the mortgage data that mortgage lenders, secondary market investors and other industry participants work with each day is complex and often not as robust as most would like. What are the implications to the industry of poor data quality?

What are the reasons for this lack of quality? What actions and changes would the industry need to undertake in order to improve data quality? What are the challenges? Join the panel in an exploration of industry-wide data quality and a candid discussion of potential actions we can collectively consider to improve data quality.

Dispelling the Myth of eRecording

This panel dispels the myth that eRecorders are holding up the electronic transaction. Counties across the United States are open for business and readily accepting electronic documents to be recorded. Hear success stories from county courthouses implementing eRecording and discover ways to get your local recorder to take the next step.

Supporting the Intricacies of Non-prime and Alt A Products and Borrowers

Innovative non-prime and alternative products are attracting borrowers that don't fit the conforming mold. Option payments, interest-only, non-prime home equity loans, rate-lock credit lines and other products require discipline to keep processes accurate and efficient. Keeping servicing profitable means dealing effectively with private and Wall Street investors; keeping close tabs on payment performance and anticipating borrower behavior as interest rates and minimum payments rise. Learn how loan servicers are managing their product offering and supporting their diverse books of business with high-touch customer service and delinquency management technology.

Implementing MISMO for Appraisals and AVMs

Explore the rapidly changing and advancing area of property valuations. The panel gives an overview of the recently approved MISMO standards for Appraisal and AVM transactions. In addition, the panel follows the path of a property valuation report from creation by the appraiser, through the initiating lender (broker, lender, appraisal management company), into the loan process workflow, and it shows how the MISMO format can provide opportunities to check and validate the data, automatically update loan processing systems, provide opportunities for enhanced underwriting decision engines and significantly increase the opportunities for quality control and faster decisioning. The panel also highlights additional standards and best practices for Automated Valuation Models (AVMs) and collateral valuations. Hear the latest in this emerging area from a panel of experts.

TUESDAY, MARCH 27

IT Security as a Core Business Strategy

Corporate data, whether sensitive customer information or proprietary business data, is the lifeblood of the mortgage industry. This data drives business, marketing and product strategy, and the management of customer relationships. Unfortunately it has become the target of an intense level of criminal effort to steal and use the information for illegal gain or disruption of business operations. Attend this panel to learn why IT security should be considered a core business strategy, how to measure cost against benefit and ways to keep pace with rapidly evolving security solutions.

Using Agile Product Pricing Technologies to Find Revenue

Today's lender must rapidly implement new mortgage products across all channels. Find out how First National Bank of Arizona, Thornburg Mortgage and Homeowners Mortgage use agile product and pricing technologies to find new revenue. Speakers share how dynamic pricing systems allow them to capitalize on market opportunities and grow revenue.

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Lenders have learned to leverage imaging (i) technology in tandem with loan origination systems to better manage documents and eliminate paper. Now it is time to blend eDocuments, eSignature and eDelivery (e) into the enterprise to enhance the customer (c) experience. The paperless trail concludes with the MERS® eRegistry and storage in an electronic vault. In this panel lenders provide insight on how they electrified their enterprises, and technologists shed light on the integration required.

Process Procedures in Security

Passwords have acted as gatekeepers since the early days of computing, but are no longer adequate for protecting the personal information that financial institutions maintain. Industry leaders explore alternative authentication mechanisms being used by their organizations and how regulatory safeguards are being achieved.

Offshoring Panel

Exploring new possibilities of offshore outsourcing expertise and technology provides a glimpse into creative ways to achieve substantial savings while allowing for correct organizational sizing. The opportunity is here for taking increased advantage of the technology that has become a part of our industry. There are “tricks of the trade” to properly choose vendors and manage offshore operations. Now that there is some experience to this process, the learning curve can be shortened by those who have gone before. The panel discusses specific methods for the audience to apply to their existing offshore operations or to use in choosing a vendor that successfully works for their specific purpose. Attendees will leave the session with detailed information that is directly applicable to their operations.

Overview of Deploying an Electronic Vault and eNote Program and Technology at the Lender, Custodian, Aggregator/Investor Levels

This presentation covers the eNote program at Residential Funding Group (GMAC Residential & RFC) from its first pilot with an eNote purchase and certification in December 2005, to the deployment of the GMAC Bank electronic vault in Q3 2006, to the execution of a Pilot program within the Business Lending (Wholesale) channel in Q4 2006, to purchase eNotes and sell to FNMA and FHLMC on a best execution basis. The panel covers strategy development, alignment of business channels, integration with the MERS® eRegistry and process deployment. The panel also discusses bringing smaller lenders to the table to deliver eNotes and “selling” the idea and value proposition to an enterprise.

Real Life Best Practices of Implementing a New Mortgage Sales System and a New Loan Processing System

Wachovia Mortgage Company suffered from one of the lowest productivity ratios in the industry. The business processes were not consistent among the four service centers and there were several different antiquated systems that inhibited business agility. To optimize efficiency, Wachovia underwent process modeling and re-engineering. This was followed by a complete vendor-selection process for a new retail mortgage processing system that focused on flexibility, integration, SOA, cost and open standards. This panel delves into lessons learned by Wachovia Mortgage Corporation while implementing a new mortgage sales system and a new loan processing system with a focus on technology, business and metrics. Leave with tangible techniques and tactics on how to replace sales or processing systems.

Application of Lean/Six Sigma methods to Mortgage Related Legal Services

This presentation reviews the Lean/Six Sigma philosophy and methodology, how it relates to the mortgage business, how it was applied to mortgage legal services, including the resultant improvements. It also describes the CRESTAR Alliance, which was established by real estate related businesses that currently practice Lean/Six Sigma with the intent of “in-sourcing” Lean/Six Sigma methods to other real estate businesses.

Though initially developed for manufacturing processes, Lean/Six Sigma methods have been successfully applied in recent years to financial services (GE Financial and Bank of America).

The panel discusses how these methods are applied to typical mortgage legal services (real property sales, commercial mortgage loans, leasing/subleasing, etc.) to achieve >60 percent reductions in cycle time and >45 percent reduction in legal fees.

Captive Creation: The Cornerstone of an eMortgage Strategy

This panel discusses how the establishment of a settlement services captive subsidiary provides individual lenders with the foundation and technology needed to execute effectively an eMortgage strategy. Attendees will walk away with an understanding of how the burgeoning settlement services industry increasingly is founding joint venture captive subsidiaries to blaze its own path toward the elusive eMortgage. They will learn how the development of a captive subsidiary can help lenders, even those not ready to go fully paperless, implement various electronic processes to improve efficiency, to increase volume and to lower costs, while laying the groundwork for an overall eMortgage initiative.

WEDNESDAY, MARCH 28

Data Mining: The Essential Components

IT is comprised of two words: “information” and “technology.” Many times we evaluate and designate a tool that is based on the hottest new technology without considering all the information we may require and produce. One of the least considered aspects and the least discussed is the ability to leverage and manipulate the data required and generated by the solution. In order for the best tools to add maximum value, they need to be flexible enough to bend with your organization’s movements without breaking. You need to have the ability to mine both the data (internal and external) you put in, as well as the data it generates in incalculable combinations and permutations. If you are not able to do this, you may be missing some critically important patterns and trends.

Ten Years Ago, Today and Tomorrow

There are many technologies and technology applications that have come to the mortgage industry over the years. Many proved to be interesting, but did not survive budget constraints and resource allocations within lender organizations. Knowing what technologies truly impact the industry and which are likely to pay off is a major concern to senior management. Using the experience of leading technology experts and practitioners, this panel takes technology policy makers on a tour of the mortgage technology landscape. The panel combines experience, cases and survey data to demonstrate the flow and substance of technologies brought into the industry. The panel illustrates principles of technology selection that will help shape the investment budgets of lenders and of the industry.

Technology-Based Communications and the “New Media”

Technology-enabled communications has become a core strategy in the world of “new media.” Learn what the latest research says about the effectiveness of podcasts, Webinars, blogs and v-logs, how to deploy technology to profit from online communications and the results companies can expect to see from consumer vs. B2B audiences. Determine how much of the buzz about new media is hype and how much is reality. This panel of industry marketing experts discusses their experiences with technology-based communications, explains how they measure success and maps out strategies to fully leverage new technology tools to expand the reach and impact of their communications efforts. The panel provides a body of practical knowledge to help companies thrive under today’s competitive and compliance pressures as governed by FDIC records retention rules and regulations, such as the Sarbanes-Oxley and USA PATRIOT acts.

PANEL SESSIONS

Global eStrategies

Sunday, March 25

9:00 a.m.–7:00 p.m.

Registration

10:00 a.m.–4:00 p.m.

Committee Meetings

4:30 p.m.–5:30 p.m.

Technology Committee Update

5:30 p.m.–7:00 p.m.

Opening Reception in Exhibit Hall

Monday, March 26

7:30 a.m.–5:30 p.m.

Registration

7:30 a.m.–8:30 a.m.

New Member Breakfast

7:30 a.m.–8:30 a.m.

Coffee Break in the Foyer

8:30 a.m.–10:00 a.m.

OPENING GENERAL SESSION

Captain James Lovell, Jr.

Apollo 13 Commander
and NASA Pioneer

10:00 a.m.–5:30 p.m.

Exhibit Hall Open

10:00 a.m.–10:30 a.m.

Coffee Break in the Exhibit Hall

10:30 a.m.–Noon

Concurrent Sessions

- MISMO Update
- Managing HELOCs and Mortgages Side by Side: Harnessing Technology to Facilitate Client Retention and Account Growth
- Technologies that Increase Volume by Attracting Broker Business

Noon–1:30 p.m.

Lunch in the Exhibit Hall

1:30 p.m.–2:45 p.m.

Concurrent Sessions

- eMortgage Update
- ZeroTouch Loan Servicing: On-Demand Document Imaging & Workflow
- Improving Data Quality

2:45 p.m.–3:15 p.m.

Refreshment Break in the Exhibit Hall

3:15 p.m.–4:30 p.m.

Concurrent Sessions

- Dispelling the Myth of eRecording
- Supporting the Intricacies of Non-prime and Alt A Products and Borrowers
- Implementing MISMO for Appraisals and AVMs

4:30 p.m.–5:30 p.m.

Exhibit Hall Reception

5:30 p.m.–6:30 p.m.

Certified Mortgage Technologist (CMT) Graduation and Certified Mortgage Banker (CMB) Reception

Tuesday, March 27

7:30 a.m.–5:00 p.m.

Registration

7:30 a.m.–8:30 a.m.

Coffee Break in the Foyer

8:30 a.m.–10:00 a.m.

SECOND GENERAL SESSION

John C. Dvorak

Columnist *PC Magazine*,
Dow Jones MarketWatch
Co-Host of “This Week in Tech”
Host of “CrankyGeeks”
Internet show

10:00 a.m.–5:00 p.m.

Exhibit Hall Open

10:00 a.m.–10:30 a.m.

Coffee Break in the Exhibit Hall

10:30 a.m.–Noon

- IT Security as a Core Business Strategy
- Using Agile Product Pricing Technologies to Find Revenue
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Noon–2:00 p.m.

Lunch in the Exhibit Hall

2:00 p.m.–3:15 p.m.

Concurrent Sessions

- Process Procedures in Security
- Offshoring Panel
- Overview of Deploying Electronic Vault and eNote Program and Technology at the Lender, Custodian, Aggregator/ Investor Levels

3:15 p.m.–3:45 p.m.

Refreshment Break in the Exhibit Hall

3:45 p.m.–5:00 p.m.

Concurrent Sessions

- Real Life Best Practices of Implementing a New Mortgage Sales System and a New Loan Processing System
- Application of Lean/Six Sigma Methods to Mortgage Related Legal Services
- Captive Creation: The Cornerstone of an eMortgage Strategy

Wednesday, March 28

8:30 a.m.–11:45 a.m.

Registration

8:30 a.m.–9:00 a.m.

Coffee Break in the Foyer

9:00 a.m.–10:00 a.m.

CLOSING GENERAL SESSION

Industry Economic Outlook

Doug G. Duncan, Ph.D.

Senior Vice President of Research
and Business Development and
Chief Economist
Mortgage Bankers Association

10:15 a.m.–10:30 a.m.

Coffee Break in the Foyer

10:30 a.m.–11:45 a.m.

Concurrent Sessions

- Data Mining: The Essential Components
- Ten Years Ago, Today, and Tomorrow
- Technology-Based Communications and the “New Media”

11:45 a.m.

Conference Concludes

Meet the decisionmakers who are interested in the latest technology and security products and services for the real estate industry when you position your company as a leader in the real estate finance industry through highly visible, cost-effective marketing opportunities.

Advertise

Promote your company before, during and after MBA's National Technology in Mortgage Banking Conference & Expo 2007 by advertising in *MBA Tech NewsLink*, *MBA NewsLink* and *Mortgage Banking* magazine.

For more information:

(203) 834-8834

advertising@mortgagebankers.org

Exhibit

Check out <http://events.mortgagebankers.org/tech2007> for the Technology in MBA's National Technology in Mortgage Banking Conference & Expo 2007 details and application forms.

For information on exhibiting call (202) 557-2791 or (202) 557-2792 or send an e-mail to exhibitor@mortgagebankers.org.

Sponsor

Communicate your message to attendees before, during and after the conference. The various levels of conference sponsorship allow you to tailor a program that meets your specific marketing needs. All sponsorships include:

- Sponsor ID in the conference program
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- Sponsor ID in all MBA periodicals*
- Full-page ad in the conference notebook
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- Opportunities to distribute literature/premiums to conference attendees
- At least one complimentary Sponsor attendee registration
- Priority opportunity for meeting room and exhibit space assignments**
- Full promotional rights to conference logos and trademarks

For more information contact Mark Brady at (202) 557-2970, or mbrady@mortgagebankers.org.

*Sponsors will appear in all marketing communications produced subsequent to activation of sponsorship agreement. Art and logo specifications will be provided upon activation of agreement.

**For Sponsors at the Bronze Level and above only.

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Global eStrategies

MBA Conference Registration Form

Five Easy Ways to Register

Online (Credit card)
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Phone
(800) 793-6222
Monday–Friday, 9:00 a.m.–5:00 p.m. ET

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PO Box 403945
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*Use Express Mail for overnight deliveries to meet registration cut-off dates. Express mail only ensures postmark date for registration fees.

Please allow 3–5 working days for processing and confirmations.

Travel and Accommodations

MBA offers airfare and car rental discounts. Please contact Travel Incorporated, MBA's official travel agency, to take advantage of special discounts on airfare and car rentals. You can make your travel arrangements (M–F, 24 hours a day). A proposed schedule will be sent to you immediately. Reservations will include 5-10 percent savings depending on the destination and meeting. You may also call our official air carriers and car rental agencies directly.

To contact Travel Incorporated, call (800) 524-3002. If you do not use Travel Incorporated please use the codes below when making your travel arrangements to ensure that you receive the appropriate discounts.

Airfare Discounts

Please ask your travel or airline agent to use the following airline codes when making your MBA travel arrangements. Using the appropriate meeting code will ensure discount savings for you and help MBA track its airline volume.

Airline	Contact	Discount code
American	(800) 433-1790	19097

Car Rental Discounts

MBA members can obtain discounts by contacting the car rental agency directly and providing the identification number.

Car rental company code	Contact	Discount
Avis	www.avis.com or (800) 831-8000	A369400
Hertz	www.hertz.com or (800) 654-2200	ID# 316138

Hotel Accommodations

You may reserve hotel accommodations only after you have registered and paid for MBA's National Technology in Mortgage Banking Conference & Expo through MBA. Once your registration has been processed by MBA (approximately 3–5 business days after receipt), you will receive a registration confirmation letter with information about contacting MBA's designated housing bureau to make your hotel reservations.

The discounted hotel rate cut-off date, **February 15, 2007**, does not ensure availability of rooms. If rooms are available until **February 15**, you receive the discounted hotel rate. After **February 15**, reservations are made on a space available basis only, and you are charged the regular hotel rate. In order to receive MBA's special negotiated room rate, you must follow the hotel reservation instructions outlined in your registration confirmation letter. Please do not call the hotels directly.

Marriott Tampa Waterside Hotel and Marina
700 South Florida Avenue
Tampa, Fla. 33602

MBA discount rates:
City view: \$199/night, single/double
Bay view: \$209/night, single/double

Embassy Suites Tampa — Downtown
513 South Florida Avenue
Tampa, Fla. 33602

MBA discount rates:
\$199/night, single; \$219/night, double

Hotel cut-off date: **February 15, 2007**

Note: All hotel rates are subject to a 11.5 percent tax. Some hotels may charge an energy surcharge.

Substitutions

Send requests in writing to the attention of "Registration Substitutions" and include a \$50 processing fee. In order to guarantee that your name will appear on the final registration list, your substitution request must be received on or before **February 26, 2007**.

After your substitution request has been processed, you will receive a confirmation letter from MBA with instructions on how to effect a hotel reservation substitution. You must follow the instructions in order to retain the former registrant's hotel reservation. New (non-substitute) registrations may be submitted electronically via MBA's web site, www.mortgagebankers.org/conferences, by telephone at (800) 793-6222 (M–F, 9:00 a.m.–5:00 p.m. ET), by fax at (202) 721-0247 or by mail.

Cancellations and Refunds

Send requests in writing to "MBA Cancellations." See below for the refund schedule.

- Received on or before **February 26**: Full refund minus \$50 processing fee
- Received between **February 27–March 16**: Refund of 50 percent of the registration fee
- March 16, 2007**: No refunds after this date

Send Substitution and Cancellation Requests by fax, mail, express mail or e-mail (see information in "Five Easy Ways to Register").

Program Cancellation

In the unlikely event of program cancellation, MBA will refund 100 percent of registration fees paid. MBA assumes no liability for any penalty fees on airline tickets, deposits for hotel accommodations, or any other fees, charges, penalties or other incidental costs that a registrant might incur as a consequence of a program cancellation.

Guest

A guest is a spouse, significant other, friend or an adult child (18 and over) who is not in an industry-related occupation. Co-workers or associates in the industry may not use the guest registration category.

For More Information

Program and registration: (800) 793-6222, Monday–Friday, 9:00 a.m.–5:00 p.m. ET

Exhibits: (202) 557-2791 or (202) 557-2792

Sponsorships: (202) 557-2790

Web site: <http://events.mortgagebankers.org/tech2007>

Attire: Business Casual

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MBA Conference Registration Form

MBA's National Technology in Mortgage Banking Conference & Expo 2007

March 25–28, 2007 • Tampa Convention Center • Tampa, Fla.

Please check the appropriate category:

Early registration received with payment *by February 26, 2007*:

MBA Member* \$1,100 Nonmember \$1,645

Regular registration received with payment *after February 26* and before **March 21, 2007**:

MBA Member* \$1,295 Nonmember \$1,845

On-site registration fees apply between **March 22–28, 2007**:

MBA Member* \$1,395 Nonmember \$1,945

Guest Registration Fee: \$275 (See registration information for guest policy)

Guest Name

Nickname (to appear on name badge)

Registrant Information

Please type or print. Photocopy form for additional registrants.

Mr./Ms. First Name

MI Last Name

Nickname (for name badge)

Title

Customer ID Number**

Company Name

Company Address

City

State

Zip

Business Phone Number

Business Fax Number

E-mail Address

(provide to receive confirmations via e-mail)

Previous Employer if Employed Less than Two Years

Payment Information

Payment Enclosed (Check Payable to Mortgage Bankers Association)

Bill my: VISA MasterCard American Express Discover

Credit Card Account #

Expiration Date

Amount of Charge

Name As it Appears on Card

Address if Different from Above

Signature

Date

* Subject to membership verification. **To identify your Customer ID Number, please see the printed number located next to your name on the mail panel or call (800) 793-6222. Not required to register.

If you have special needs addressed by the Americans with Disabilities Act, please check here and attach a statement regarding your particular needs.

Please return this form with proper payment to Mortgage Bankers Association. See "Five Easy Ways to Register" for address information.

Optional Diversity Questions

Your answers to this section are optional. The use of this information is restricted to MBA and is being requested to enhance MBA's continuing efforts to increase diversity within its membership. Your individual information will not be provided to any external source or organization.

Are you: Male Female

Do you identify yourself as a member of any of the following racial and/or ethnic groups (check all that apply):

Hispanic/Latino

Black/African-American

Asian/Asian-American/Pacific Islander

Native Hawaiian/American Indian/Native American

White/Caucasian

None of the above _____

FOR OFFICE USE ONLY **ATTN:** DEPARTMENT 1—Meetings **Meeting #** M2702030 **Source Code** B1 **CMB Credit** 3 Points

ID

Co ID

Order #

Operator

Date



1919 Pennsylvania Avenue, NW
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Certified Mortgage Technologist

Earn a **Certified Mortgage Technologist (CMT)** specialist designation.

Attend MBA's National Technology in Mortgage Banking Conference & Expo 2007 and earn three points towards your CMT. The CMT specialist designation, designed specifically for information technology professionals, managers and executives (CIOs and CTOs), showcases your professional accomplishments. As a CMT designee, you join an influential network of professionals who possess valuable specialized mortgage banking technology skills. Enroll today at www.campusmba.org/CMT.