



MBA's Regulatory Compliance Conference 2007

September 23-25, 2007

SEPTEMBER 23, 2007 — PRE-CONFERENCE NEWCOMER

WORKSHOPS AND OPENING RECEPTION

JW Marriott Hotel · Washington, DC

07



MBA's Regulatory Compliance Conference

MBA's Regulatory Compliance Conference is the premier forum for you to attain the most comprehensive, up-to-date information on significant regulatory and compliance issues facing the mortgage banking industry at the federal and state levels, including:

- Anti-predatory lending legislation
- Interagency Guidance on Nontraditional Loan Products
- Interagency Statement on Subprime Lending
- Regulatory reform of the housing GSEs
- Home Mortgage Disclosure Act (HMDA)
- Licensing of mortgage loan originators
- Fair Credit Reporting Act (FCRA)
- Fair and Accurate Credit Transactions Act (FACTA)
- Real Estate Settlement Procedures Act (RESPA)
- Truth in Lending Act (TILA)
- Mortgage fraud committed against lenders
- Data security
- Privacy
- Home Owners Equity Protection Act (HOEPA)
- Regulation AB
- Fair lending
- Servicing
- Early payment defaults and buybacks

...and many more.

This year's conference includes at no extra charge the popular **newcomer workshops** on a variety of relevant topics. These structured mini-courses are designed for those who are new to the industry or those who just want to brush up on key regulatory requirements. These pre-conference workshops are first-come, first-served and fill up fast.

Who Should Attend

- Regulatory compliance officers
- Attorneys
- CEOs
- General counsels
- Quality assurance personnel
- Underwriters
- Loan officers
- Processors
- Others who want to stay abreast of compliance issues in the residential mortgage banking business

Exhibit Hours*

Sunday, September 23 6:00 p.m.–7:00 p.m.

Monday, September 24 7:30 a.m.–5:00 p.m.

Visit the Regulatory Compliance Conference exhibits for the latest information on products and services to help your firm work more effectively in today's dynamic marketplace.

Talk to a range of business representatives about their product and service offerings to help you navigate through the latest industry developments.

* Hours subject to change.

Preliminary Agenda

Schedule subject to change.

Sunday, September 23

Noon–7:00 p.m.

Registration

1:00 p.m.–6:00 p.m.

Newcomer Workshops (Space available on a first-come, first-served basis)

1:00 p.m.–2:30 p.m.

Workshop 1: Consumer Protection Compliance

2:30 p.m.–2:45 p.m.

Refreshment Break

2:45 p.m.–4:15 p.m.

Workshop 2: Fair Lending/
Fair Credit Compliance

4:15 p.m.–4:30 p.m.

Break

4:30 p.m.–6:00 p.m.

Workshop 3: State Law Compliance

4:30 p.m.–6:00 p.m.

Meeting of MBA Regulatory Compliance Subcommittee (Closed)

6:00 p.m.–7:00 p.m.

Welcoming Reception/Exhibits Open

Monday, September 24

7:30 a.m.–8:30 a.m.

Continental Breakfast

7:30 a.m.–5:00 p.m.

Registration

7:30 a.m.–5:00 p.m.

Exhibits Open

8:15 a.m.–9:15 a.m.

Opening General Session:
Regulatory Outlook

9:15 a.m.–9:30 a.m.

Coffee Service

9:30 a.m.–11:00 a.m.

Federal Regulators and
Alphabet Soup Panel

11:00 a.m.–11:15 a.m.

Break

11:15 a.m.–12:30 p.m.

Point-Counterpoint: The Mortgage Industry Today and Tomorrow

12:30 p.m.–2:00 p.m.

Luncheon Speaker

2:00 p.m.–3:15 p.m.

CONCURRENT SESSIONS

- Hot Topics 1: Nontraditional Products, Subprime Guidance, Anti-Predatory Lending Proposals and Emerging Issues
- Litigation and Enforcement Update

3:15 p.m.–3:30 p.m.

Refreshment Break

3:30 p.m.–4:45 p.m.

CONCURRENT SESSIONS

- Servicing Developments
- Hot Topics 2: Mortgage Fraud, FCRA/FACTA and Other Hot Topics

4:45 p.m.–5:00 p.m.

Break

5:00 p.m.–6:15 p.m.

FACILITATED ROUNDTABLE DISCUSSIONS

- Compliance in Key Areas Including Data Security, Privacy and Identity Theft, FCRA, FACTA and Mortgage Fraud
- Establishing Third Party Controls
- Non-Traditional Mortgage Products, Abusive Lending Protections and Licensing
- Open Roundtable: Miscellaneous Regulatory Concerns

6:15 p.m.–7:15 p.m.

Networking Reception

Tuesday, September 25

8:00 a.m.–9:00 a.m.

Continental Breakfast

8:00 a.m.–12:30 p.m.

Registration

8:15 a.m.–9:45 a.m.

State Regulators' Panel

9:30 a.m.–9:45 a.m.

Break

9:45 a.m.–11:00 a.m.

FACILITATED ROUNDTABLE DISCUSSIONS

- RESPA and TILA Issues (Including Right of Rescission)
- HMDA Data Review: Fair Lending, ECOA and HMDA Compliance
- Experiences in Preparing for a Regulatory Review
- Secondary Market and Servicing Issues

11:00 a.m.–11:15 a.m.

Coffee Break

11:15 a.m.–12:30 p.m.

CONCURRENT SESSIONS

- Secondary Market Developments
- Hot Topics 3: HMDA, Fair Lending and ECOA Developments and Other Hot Topics

12:30 p.m.

Conference Concludes

Conference Sessions

Newcomer Workshops

Come early and participate in these basic sessions, included at no extra charge. Designed for those who are new to the industry or who just need a refresher, these courses fill up fast. This year's lineup features the following:

Workshop 1: Consumer Protection Compliance

Topics include: Truth in Lending Act (TILA), Homeownership and Equity Protection Act (HOEPA) and Real Estate Settlement Procedures Act (RESPA).

Workshop 2: Fair Lending/ Fair Credit Compliance

Topics include: Home Mortgage Disclosure Act (HMDA), Equal Credit Opportunity Act (ECOA), Fair Housing, Fair Credit Reporting Act (FCRA) and Fair and Accurate Transactions Act (FACTA).

Workshop 3: State Law Compliance

Topics include: key state predatory lending, licensing and data security laws.

Opening General Session: Regulatory Outlook

In this facilitated discussion, industry experts and Washington, D.C. insiders offer valuable insights into the regulatory outlook for the challenging year ahead.

Federal Regulators and Alphabet Soup Panel

Top federal regulatory officials and industry experts update you on breaking requirements, guidance and upcoming

activities in all key regulatory areas affecting the mortgage industry, including HOEPA, RESPA, HMDA, FCRA, FACTA and many more.

Point Counterpoint – The Mortgage Industry Today and Tomorrow

Key experts from industry and advocacy organizations share their insights on developments in and possibilities for the mortgage industry today and tomorrow during a facilitated discussion.

Speaker Luncheon

Luncheon also includes recognition of individuals working toward MBA Certified Mortgage Compliance Professional designation.

Concurrent Sessions

Hot Topics 1: Nontraditional Products, Subprime Guidance, Anti-Predatory Lending Proposals and Emerging Issues

Experts discuss the new nontraditional and subprime guidance, including its underwriting, risk management and disclosure requirements, as well as federal anti-predatory lending proposals under HOEPA and other emerging issues.

Litigation and Enforcement Update

Learn from experts as they discuss major litigation trends affecting the industry at the state and federal levels, focusing on class action activity in key areas, including RESPA, TILA, FCRA, FACTA and federal preemption.

Network with Attendees

Conference sponsorship is the ideal vehicle to grab the attention of this important audience and position your company as a leader in the industry. All sponsorships include a tabletop exhibit opportunity, but space is limited. For more information, please contact Phil Giorgianni at (202) 557-2733 or phil@mortgagebankers.org.

Concurrent Sessions

Servicing Developments

With a panel of experts, consider the latest servicing developments and trends, including late breaking developments in loss mitigation and foreclosure prevention strategies.

Hot Topics 2: Mortgage Fraud, FCRA/FACTA and Other Hot Topics

Experts discuss regulatory and legislative developments regarding mortgage fraud, FCRA/FACTA and other hot compliance topics.

Facilitated Roundtable Discussions

Participate in roundtable discussions with your colleagues to explore new subjects and to dig deeper into issues previously covered.

Experts facilitate the following topics:

- Compliance in Key Areas Including Data Security, Privacy and Identity Theft, FCRA, FACTA and Mortgage Fraud
- Establishing Third Party Controls
- Non-Traditional Mortgage Products, Abusive Lending Protections and Licensing
- Open Roundtable — Miscellaneous Regulatory Concerns

State Regulators' Panel

Hear a panel of state regulators and industry experts talk about breaking state regulatory developments and trends involving licensing, mortgage originator responsibilities and other protections against abusive lending.

Facilitated Roundtable Discussions

Experts facilitate the following topics:

- RESPA and TILA Issues (Including Right of Rescission)
- HMDA Data Review: Fair Lending, ECOA and HMDA Compliance
- Experiences in Preparing for a Regulatory Review
- Secondary Market and Servicing Issues

Concurrent Sessions

Secondary Market Developments

Update yourself on secondary market developments, including GSE reform legislation, Reg AB, offering reform, assignee liability and early payment default and buyback requirements.

Hot Topics 3: HMDA, Fair Lending and ECOA Developments and Others

Listen as experts consider the new HMDA data, fair lending and ECOA developments, recent enforcement investigations and settlements and other hot topics to help develop your company's compliance program.

MBA thanks the following sponsors for their generous support:



VMP® Mortgage Solutions

Registration and Travel Information

FIVE EASY WAYS TO REGISTER

Online (credit card)

<http://store.mortgagebankers.org>

Phone

(800) 793-6222

Monday–Friday, 9:00 a.m.–5:00 p.m. ET

Fax (credit card)

(202) 721-0247

Mail*

Payable to: Mortgage Bankers Association

Mail to: Mortgage Bankers Association

P.O. Box 403945

Atlanta, GA 30384-3945

Express Mail*

Payable to: Mortgage Bankers Association

Mail to:

Mortgage Bankers Association

c/o Bank of America Lockbox Services

Lockbox 403945

6000 Feldwood Road

College Park, GA 30349

(800) 793-6222

* Use express mail for overnight deliveries to meet registration cut-off dates when applicable. Express mail only ensures postmark date for registration fees. Please allow 3–5 working days for processing and confirmations.

REGISTRATION INFORMATION

Substitutions

Send requests in writing to the attention of “MBA Registration Substitutions” and include a \$50 processing fee. In order for your name to appear on the registration lists, your substitution request must be received on or before September 7, 2007.

Cancellations and Refunds

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

- Received on or before **August 24, 2007**: Full refund minus \$50 processing fee
- Received **August 25–September 14, 2007**: Refund of 50 percent of the registration fee
- **September 14, 2007**: No refunds after this date

Send Substitution and Cancellation Requests by fax, mail, express mail or email (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.

For More Information

Program and registration: (800) 793-6222

Monday–Friday, 9:00 a.m.–5:00 p.m. ET

Speaking opportunities: Rebecca Vandall at (202) 557-2748

Sponsorships: Phil Giorgianni at (202) 557-2733

Advertising: (203) 834-8832

Web site: <http://events.mortgagebankers.org/regcomp2007/default.html>

TRAVEL INFORMATION

Hotel Accommodations

Program registrants are responsible for making their own hotel reservations. Contact the JW Marriott Hotel by phone or fax and state that you will be attending MBA’s Regulatory Compliance Conference 2007. The discounted hotel rate cutoff date, September

7, 2007, does not ensure availability of rooms. If rooms are available until September 7, 2007, you receive the discounted hotel rate based on availability. After September 7, 2007, reservations are made on a space-available basis only, and you are charged the regular hotel rate.

JW Marriott Hotel

1331 Pennsylvania Ave., NW

Washington, DC 20004-1710

Phone: (202) 393-2000

Fax: (202) 626-6991

MBA discount rate: \$259 Single/Double

Hotel cutoff date: September 7, 2007

<http://www.marriott.com/hotels/travel/wasjw-marriott-hotel-pennsylvania-avenue>

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 (Monday–Friday, 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 code when making your MBA travel arrangements. Using the appropriate meeting code will ensure discount savings for you and help MBA track its airline volume.

American: (800) 433-1790; Airline Code 19097

Car Rental Discounts

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

Avis: www.avis.com; (800) 831-8000;

Avis Worldwide Discount number — A369400

Hertz: www.hertz.com; (800) 654-2200; ID# 316138

Earn CLE Credits

Designated courses offered during MBA's Regulatory Compliance Conference are designed to satisfy a one-hour course requirement upon approval by applicable state licensing entities.



Upcoming MBA Conferences for Mortgage Industry Legal and Compliance Professionals:

Legal Issues in Mortgage Technology
Coronado, CA, November 28-30, 2007

Legal Issues and Regulatory Compliance
Carlsbad, CA, April 28-May 1, 2008



**MORTGAGE
BANKERS
ASSOCIATION®**

Investing in communities

1919 Pennsylvania Avenue, NW
Washington, DC 20006-3404