



Register Today
**MBA's National Mortgage Servicing
 Conference & Expo 2007**

February 20-23, 2007
 Manchester Grand Hyatt San Diego
 San Diego, Calif.
 Go to <http://events.mortgagebankers.org/servicing2007/default.html> for details.



Residential Loan Production Conference

January 31–February 1, 2007

Century Plaza Hyatt Regency · Los Angeles, Calif.



Residential Loan Production Conference

Today's mortgage industry leaders can't afford to operate in the current business environment with obsolete ideas. It takes creative thinking at every level to move your production team forward. Companies need innovative thinkers in building their sales team and formulating their strategic plans; people able to bring forward ideas that differ from traditional business practices. MBA's Residential Loan Production Conference is the forum that brings together industry executives, sales leaders and technology experts to answer these questions and more:

- How do we maintain or increase our profitability in tight market?
- How should we align staffing to fit the changing environment?
- How do changes in employer attitudes and interests affect recruiting?
- Where can I get the planning and performance tools to make the right decisions?
- How do we build a production team and business model that responds effectively to emerging industry trends?

Developing an effective sales and marketing plan is best achieved when you include the perspective of all your key staff. Invite your executive staff to this meeting so that they can gain the fresh insights necessary to be successful in today's fast-paced mortgage banking environment. Discover alternative sales approaches; evaluate new strategies, products and cutting-edge technology; and examine the current and future economic environment affecting the real estate finance industry. Hear from residential industry experts that are most associated with the developments in the areas of:

- Innovative marketing strategies
- Customer relationship management
- Origination systems for retail, wholesale production
- Finding mortgage capital
- Preventing mortgage fraud
- Sales techniques

Who Should Attend

- Retail, wholesale and correspondent lenders
- Loan officers responsible for all facets of mortgage production and sales
- Prime and sub-prime lenders
- Technology vendors
- Brokers and executives involved in the development and implementation of their organization's strategic plan
- Brokers and executives who are responsible for production/sales and servicing through the use of new products and technology

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 contact Mark Brady at mbrady@mortgagebankers.org or call (202) 557-2790. Advertise in MBA NewsLink and Mortgage Banking magazine to promote your company before, during and after the conference. Call (203) 834-8832 or send an e-mail to advertising@mortgagebankers.org.

Preliminary Agenda

Schedule subject to change.

Wednesday, January 31, 2007

- 7:00 a.m.–5:00 p.m. Registration
- 7:30 a.m.–8:30 a.m. Continental Breakfast
- 7:30 a.m.–4:30 p.m. Exhibits Open
- 8:30 a.m.–10:00 a.m. Market Outlook with the Industry Leaders
- 10:00 a.m.–10:30 a.m. Coffee Break in Exhibit Hall
- 10:30 a.m.–11:45 a.m. Concurrent Sessions
 - Alternative Work Methods: How To Improve Your Margins in a Declining Market
 - How the Top Sales Managers Achieve Great Sales Results
- 11:45 a.m.–1:30 p.m. Luncheon
- 1:30 p.m.–2:45 p.m. Concurrent Sessions
 - Mortgage Technology Update
 - PPE/AU — Level the Playing Field and Increase your Production
- 2:45 p.m.–3:15 p.m. Break in Exhibit Hall
- 3:15 p.m.–4:30 p.m. Concurrent Sessions
 - Alternative Products Lending
 - Using Data Driven Loan Production Strategies
- 5:30 p.m.–7:00 p.m. Reception

Thursday, February 01, 2007

- 7:30 a.m.–9:00 a.m. Coffee Service
- 7:30 a.m.–Noon MBA Registration
- 7:30 a.m.–10:30 a.m. Exhibits Open
- 9:00 a.m.–10:15 a.m. Production Strategy & Leadership
- 10:15 a.m.–10:30 a.m. Coffee Break in Exhibit Hall
- 10:30 a.m.–11:45 a.m. Concurrent Sessions
 - Opening Up the Underserved Market: Challenges and Possibilities
 - Outsourcing Management Strategies for the Mortgage Banking Business
- Noon Conference Concludes

Conference Sessions

Market Outlook with the Industry Leaders

Industry leaders are making or have already made adjustments to deal with the more competitive marketplace. Find out from leading industry executives what traditional or non-traditional strategies are being employed to effectively deal with changing market forces. As we explore new business opportunities it is critical to remain informed about trends and changes that can affect your business. What is the outlook for future business and who will be the winners and losers in a tight market. This session will highlight the state of the economy, trends taking place in the industry, identify the business channel that could potentially lead in volume, and offer insight into what the next year of business will have in store for the mortgage industry.

Alternative Work Methods: How to Improve Your Margins in a Declining Market

In a down market we need increase efficiencies, reduce cost while stimulating production. During this session, attendees will learn different approaches to help reduce the costs of loan origination while increasing operational efficiencies. This panel will focus on variable resource allocation, expanding business channels, and leveraging technology for data analysis, doc management, workflow and the automaton of your business processes.

How the Top Sales Managers Achieve Great Sales Results

Each Year, Mortgage Companies are challenged with replacing a sizable number of customers - not just when interest rates decline but even as they rise. This is a must attend session where you can hear from one of the top Mortgage Banking sales experts. Learn the results of nationwide research of the best sales managers and how they manage. Do you have what it takes to be a great sales manager? Find out about the ten competencies of the top sales managers, the five practices that are keys to managing success: the Helps Management System. Discover the three changes that make the transition to managing successful and how to move your sales team to the next level.

Mortgage Technology Update

Panelists discuss technologies available now and in the near future that streamlines the origination process and brings about greater efficiencies. Topics to be discussed include the latest news on eMortgages, MERS, MISMO and impact on mortgage markets etc. What are the new technologies available and who are the key players.

PPE/AU – Level the Playing Field and Increase your Production

Thinner margins mean lenders must focus on production efficiencies. The effective use of decision technology, e.g. AU/PPE/Pre-qualification applications, at the point-of-sale is essential in today's market place. This session will arm you with information on: turnkey versus fully customized solutions, accurate risk assessment through the use of value added models, maximizing pull through on every application and differentiating yourself with superior customer service.

Alternative Products Lending

A diverse suite of products could be the thing that ensures a steady flow of business for your production group. This session will identify several of the available products such as Interest only loans, Renovation loans, 40 year products and more to help with some of the affordability issues consumers face daily. Find out who the investors are and how you can get on board.

Using Data Driven Loan Production Strategies

The national demographics are changing constantly creating more growth opportunities for you and your company. The ability to collect and transform this information into strong production leads requires this utilization of a good research team and powerful tools.

Join our panelists as they identify some tools you can use to achieve increased production goals.

Production Strategy & Leadership

As business changed in 2006, many companies responded by reaching for similar solutions: increased sales force, automation via new technology, and reduced headcount. Join us for a discussion focused on the importance of strategic planning for the near-term and long-range business environment when companies respond to dramatic shifts in the marketplace.

Competitive Advantage rests squarely on to what degree a company achieves Marketplace Differentiation and/or Operational Excellence. Independent surveys indicate that, for many companies, these translate respectively into their reputation as Easiest to Do Business With and their reliance on LOS software to achieve efficiency and productivity gains.

The panel will include executives from mortgage banking companies and related service providers who will share their perspectives on how best to instill the disciplines of planning and focused execution in production operations. The interactive format will discuss strategic planning methodology, pitfalls in planning and execution, and provide insight to leaders who seek extraordinary results while struggling with traditional approaches to business performance.

Opening Up the Underserved Market: Challenges and Possibilities

Learn from individuals that have successful bundled services arrangements. Discuss some of the benefits and potential pitfalls of bundled services and what the customer perception and reaction is to these services. Experts in the area of technology will also outline the requirements for successful bundled services arrangements.

Outsourcing Management Strategies for the Mortgage Banking Business

A changing market has many lenders seeking advantages in outsourcing. Lenders need to know how to:

- Leverage the variable cost model: vendors on-shore and off-shore
- Minimize fixed cost risk in existing or new production channels: wholesale, retail, correspondent
- Evaluate industry partners
- Analyze the outsource ROI

Despite the rush to outsource, lenders need to ensure that there is a real cost savings or a revenue argument to make the business case. Outsourcing is evolving away from limited loan production support processes and now provides lenders integrated solutions. Lenders seeking origination, underwriting, closing/funding, or investor delivery support face a bewildering array of offerings.

This panel of outsourcing experts offers insights into evaluating outsource vendors, setting performance standards and SLAs, handling liability issues and remedies, tracking production results, and analyzing the financial impact of the outsourcing decision.

MBA thanks the conference sponsors. We are grateful for their generous support.

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
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* 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 **January 17, 2007**.

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

- Received on or before **December 29, 2006**: Full refund minus \$50 processing fee
- Received **December 30, 2006–January 23, 2007**: Refund of 50 percent of the registration fee
- **January 23, 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.

For More Information

Program and registration: (800) 793-6222
 Monday–Friday, 9:00 a.m.–5:00 p.m. ET
Speaking Opportunities: (202) 557-2793
Sponsorships: (202) 557-2790
Advertising: (203) 834-8832
Web site: <http://events.mortgagebankers.org/loanprod2007/default.html>

TRAVEL INFORMATION

Hotel Accommodations
 Program registrants are responsible for marking their own hotel reservations. Contact the Century Plaza Hyatt Regency by phone or fax and state that you will be attending MBA's Residential Loan

ATTIRE: BUSINESS CASUAL
 6735

Production Conference. Be sure to make your reservations before the hotel cut-off date of **January 8, 2007**. The cut-off date does not ensure availability of rooms. If rooms are available until the cut-off date, you will receive the discounted hotel rate provided below. After the cut-off date, reservations will be made on space-available basis only, and will be charged the regular hotel rate.

Century Plaza Hyatt Regency
 2025 Avenue of the Stars
 Los Angeles, Calif. 90067
 Phone: (800) 233-1234 or (310) 228-1234
 Fax: (310) 551-3355
 MBA discount rate: \$219 Single/Double
 Hotel Cut-off Date: **January 8, 2007**

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

NO AUDIO OR VIDEO TAPING OF THE PROGRAM PERMITTED

MBA Registration Form

ATTN: MBA Meetings
 MBA's Residential Loan Production Conference

January 31–February 1, 2007 Century Hyatt Plaza Regency • Los Angeles, Calif.

Please check the appropriate category:

Registrations received with payment *by* **January 17, 2007**:

MBA Member*: \$695 Nonmember: \$950

Registrations received with payment *after* **January 17, 2007**:

MBA Member*: \$795 Nonmember: \$995

REGISTRANT INFORMATION

Please type or print. Photocopy form for additional registrants.

Mr./Ms.	First Name	MI	Last Name	Nickname
Title		Customer ID Number**		
Company Name				
Company Address				
City	State	Zip	Business Phone Number	
Business Fax Number	E-mail Address <i>(please provide to receive confirmations via e-mail)</i>			

Previous Employer if Employed Less than Two Years

*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.

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

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 #** M2702066 **Source Code** B1 **CMB Credit** 2 Points

ID	Co ID	Order #	Operator	Date
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