



### Network with Attendees on our Exhibit Floor

**Exhibit Hours:**  
**Thursday, October 2** 7:30 a.m.–3:30 p.m.  
 4:30 p.m.–6:30 p.m.  
**Friday, October 3** 7:30 a.m.–11:00 a.m.

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**.

### Extend Your Reach

Advertise in *Mortgage Banking* magazine and *MBA Newslink* to promote your company before, during and after the conference. Call **(203) 834-8832** or email [advertising@mortgagebankers.org](mailto:advertising@mortgagebankers.org).

Learn more about the **Housing and Economic Recovery Act of 2008**.

**Register Today.**

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## MBA's Fall Reverse Mortgage Lending Conference 2008

**October 2–3, 2008**

The Hyatt Regency Miami · Miami, Fla.



## MBA's Fall Reverse Mortgage Lending Conference 2008

**MBA's Fall Reverse Mortgage Lending Conference 2008** provides a unique forum for real estate finance professionals to participate in discussions about originator and equity investor interests in reverse mortgages. These mortgages have grown in popularity over the years with many public and private institutions developing products to assist seniors with life changes, financial planning and more. The outlook for this market shows continued promise as baby boomers reach the qualifying age for these products, and lenders need to be equipped to assist them with current and future needs. To keep up, you must attend MBA's Fall Reverse Mortgage Lending Conference 2008 for the most up-to-date information regarding technology being developed to help reverse mortgage lenders operate more efficiently.

Conference participants get a one-of-a-kind opportunity to network with industry partners and peers to exchange ideas about one of the latest innovations geared toward careful and responsible lending.

### Discover the latest developments in reverse mortgage lending:

- **Impact of Housing and Economic Recovery Act of 2008**
- Reverse mortgage counseling options for consumers
- Improvements to the reverse mortgage product by HUD, Ginnie Mae and private label
- New reverse mortgage loan products
- Updates that affect reverse mortgage originations, underwriting, loan servicing, closing, compliance and backroom operations
- Responsible marketing and consumer outreach on reverse mortgage lending
- Industry trends and public policy updates

### Who Should Attend

Production executives, loan officers, servicing executives, wholesale lenders, correspondent lenders, retail lenders, mortgage brokers, underwriters, mortgage insurers, FHA-approved lenders, technology vendors, quality assurance professionals, appraisers, HECM counselors, secondary market executives and mortgage marketing managers.

### You can earn 14 CPE credits by attending MBA's Fall Reverse Mortgage Lending Conference



Mortgage Bankers Association (MBA) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue, North, Suite 700, Nashville, TN, 37219-2417, [www.nasba.org](http://www.nasba.org).

## Preliminary Agenda

*Schedule subject to change.*

### Thursday, October 2

7:00 a.m.–5:00 p.m.  
Registration

7:30 a.m.–8:30 a.m.  
Continental Breakfast

7:30 a.m.–3:30 p.m.  
Exhibit Hall Open

8:30 a.m.–10:00 a.m.  
**OPENING GENERAL SESSION:**  
Creating a Win-Win with Reverse Mortgage Lending

10:00 a.m.–10:15 a.m.  
Coffee Break in the Exhibit Hall

10:15 a.m.–11:15 a.m.  
**CONCURRENT SESSIONS:**  
• Going Forward in Reverse Lending  
• Reverse Mortgage Lending for Beginners

11:15 a.m.–11:30 a.m.  
Refreshment Break in the Exhibit Hall

11:30 a.m.–12:30 p.m.  
**CONCURRENT SESSIONS:**  
• Untested Waters: Risk Management in Reverse Mortgages  
• Underwriting Reverse Mortgages

12:30 p.m.–2:00 p.m.  
Luncheon

2:00 p.m.–3:00 p.m.  
**CONCURRENT SESSIONS:**  
• Cultivating Effective Lead Generation and Conversion Strategies across a Competitive Landscape  
• Getting Approved to Originate FHA/Conventional Reverse Mortgages

3:00 p.m.–3:15 p.m.  
Refreshment Break in the Exhibit Hall

3:15 p.m.–4:30 p.m.  
**SECOND GENERAL SESSION:**  
Legislative and Regulatory Roundup

4:30 p.m.–6:30 p.m.  
Exhibit Hall Open

5:00 p.m.–6:30 p.m.  
Networking Reception

### Friday, October 3

8:00 a.m.–9:00 a.m.  
Coffee Service in the Exhibit Hall

8:00 a.m.–11:00 a.m.  
Exhibit Hall Open

8:00 a.m.–12:00 p.m.  
MBA Registration

8:30 a.m.–9:30 a.m.  
**THIRD GENERAL SESSION:**  
Counseling Update and Options for Consumers: A Must Have for Prudent Lending

9:30 a.m.–9:45 a.m.  
Coffee Break in the Exhibit Hall

9:45 a.m.–10:45 a.m.  
**CONCURRENT SESSIONS:**  
• Technology for Growing in Reverse  
• The Reverse Mortgage Servicing Challenge

10:45 a.m.–11:00 a.m.  
Refreshment Break in the Exhibit Hall

11:00 a.m.–Noon  
**FOURTH GENERAL SESSION**  
State Elder Abuse Statutes: The Risks and What Reverse Mortgage Lenders Need to Know

Noon  
Conference Concludes

### Increase your reverse mortgage business with CampusMBA Reverse Mortgage Central

This collection of valuable educational resources provides the most comprehensive set of solutions for getting up to speed on successful and responsible lending of reverse mortgage loans. Visit [www.campusmba.org](http://www.campusmba.org) or call **(800) 348-8653** for more information.

# Conference Sessions

## Creating a Win-Win with Reverse Mortgage Lending

Research estimates that there is approximately \$4 trillion of home equity held by older home owners that can be used as another source of long term financial security. The growth of reverse mortgages now gives these seniors a vehicle to utilize the equity in their homes without having to sell the property or make monthly payments on a home equity loan. The outlook for this market shows continued promise as more baby boomers reach the qualifying age for these products. Lenders need to be equipped to assist with the current and future needs of this rapidly growing population. Join our panelists as they give an overview of the market outlook and discuss immediate solutions available for consumers, financial planners and lenders in the reverse mortgage market.

## Going Forward in Reverse Lending

Understanding the potential market is critical when adding reverse mortgages to your suite of products. This session covers today's market opportunities and potential for growth and stability in this industry, and includes a discussion of cultural issues that lenders must address with sales, management and executive teams. Attend this session and become better equipped to make strategic business decisions regarding your reverse mortgage business, identify training deficiencies and remedies, and conduct more effective marketing campaigns.

## Reverse Mortgage Lending for Beginners

Lenders who consider entering the reverse mortgage lending arena must first obtain the necessary education to effectively serve this growing market. Join our panel of experts to learn basic program requirements, features and qualifications to help you successfully guide your customers through the reverse mortgage lending origination process.

## Untested Waters: Risk Management in Reverse Mortgages

With \$4 trillion in equity held by today's eligible homeowners and 78 million "baby boomers" approaching retirement, the reverse mortgage market is poised for explosive growth. It will not be long before fraudsters develop schemes to exploit seniors and lenders in this new area of residential mortgage finance. Lenders must lay the groundwork now to effectively manage risk. This panel, which includes participation from law enforcement agencies, examines current reverse mortgage fraud schemes, product vulnerabilities and tools available today that can minimize and eliminate mortgage fraud.

## Underwriting Reverse Mortgages

Reverse mortgages are unique and require a different type and level of review than a standard forward mortgage. Discover the differences between forward and reverse mortgages and learn the key elements you must know when underwriting this specialized product. Learn what to look for and the value of the appraisal. Discover why a thorough knowledge of property vesting, trusts, life estates title clearance requirements and investor guidelines are a prerequisite skill for reverse mortgage underwriting.

## Cultivating Effective Lead Generation and Conversion Strategies across a Competitive Landscape

As reverse mortgages become popular in the U.S., competition is increasing and brokers and other organizations are finding it more difficult to generate leads at an acceptable cost. The solution is not to spend more on marketing, but to use actionable intelligence and analytics for smarter targeting and generating qualified responses. Reverse mortgage providers should look at key response drivers such as: equity amount, home market value, interest in investments, age of mortgage and charitable giving. This session gives

participants an overview of effective lead generation and management strategies utilizing analytics and predictive modeling.

## Getting Approved to Originate FHA/Conventional Reverse Mortgages

With the significant changes taking place in the mortgage market now is the time for lenders involved in conforming and non-conforming originations to take a closer look at some of the cutting-edge opportunities that are available. This session will guide lenders through the process of getting their Direct Endorsement (DE) approvals with Housing and Urban Development (HUD) and review the various licensing and operational requirements necessary to originate and service reverse mortgage loans.

## Legislative and Regulatory Roundup

While there exists an abundance of opportunities in the reverse mortgage market, lenders need to take prudent measures to ensure that they are in compliance with federal, state and local mandates as they originate and service these loans. This session offers an update on regulatory and legislative changes taking place and alerts lenders to potential pitfalls and how to navigate the landscape effectively and efficiently. **Also featured will be an overview of key points in the Housing and Economic Recovery Act of 2008 and its impact on reverse mortgages.**

## Counseling Update and Options for Consumers: A Must Have for Prudent Lending

Third-party counseling is a required step in the reverse mortgage lending process. To qualify, prospective borrowers must meet with a housing counseling agency

or approved reverse mortgage lender. This session identifies options lenders and consumers may use for meeting this requirement.

## Technology for Growing in Reverse

Reverse mortgage origination uses different technology and platforms than forward mortgages, making it difficult to adapt conventional mortgage origination platforms for the reverse mortgage industry. Learn why reverse mortgages need special technology and what criteria to look for when evaluating new technology choices.

## The Reverse Mortgage Servicing Challenge

As you consider whether or not to enter the reverse mortgage lending business, join this panel for a comparison of servicing requirements for a forward and reverse mortgage with special emphasis on the unique requirements of reverse mortgages and the high level of hands on customer interaction required for this product.

## State Elder Abuse Statutes: The Risks and What Reverse Mortgage Lenders Need to Know

Join our panel of legal experts for an introduction and overview of the types of elder abuse statutes that a majority of states have adopted to protect seniors from physical and financial abuse by family members, care givers, and, most relevant, those who engage with seniors in consumer credit and other financial transactions. This presentation explains why senior borrowers must be dealt with responsibly and what the civil (and, in some cases, criminal) penalties can be if they are not.

# Registration and Travel Information

## FIVE EASY WAYS TO REGISTER

**Online** (credit card)  
http://store.mortgagebankers.org

**Phone**  
(800) 793-6222, select option 3  
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

\* Use express mail for overnight deliveries to meet registration cutoff 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 "Registration Substitutions" and include a \$50 processing fee. In order for your name to appear on the Final Registration List, your substitution request must be received on or before *September 18, 2008*.

### Cancellations and Refunds

- Cancellations received on or before *September 2*: Full refund minus \$50 processing fee
- Cancellations received *September 3-24*: 50 percent penalty applied to all registration cancellations
- *September 24*: No refunds made after this date

Cancellation requests should be sent to the attention of "MBA Cancellations." You may email your substitution request to meetings@mortgagebankers.org.

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

**Speaking Opportunities**  
Norman Edwards, (202) 557-2793

**Sponsorship Opportunities**  
Mark Brady, (202) 557-2790

**Web site**  
www.mortgagebankers.org

## TRAVEL INFORMATION

### 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 19776

### 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

**Budget:** www.budget.com; (800) 527-0700; T495200

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

### Hotel Accommodations

The discounted hotel rate cutoff date, *September 9*, does not ensure availability of rooms. If rooms are available until *September 9*, you receive the discounted hotel rate. After *September 9*, reservations are made on a space-available basis only, and you are charged the regular hotel rate. Program registrants are responsible for making their own hotel reservations. Contact Hyatt Regency Miami by phone or fax.

**Hyatt Regency Miami**  
400 Southeast Second Avenue  
Miami, Fla. 33131  
Phone: (305) 358-1234  
Fax: (305) 358-0529  
MBA discount rate: \$169 single/double

**Hotel cutoff date:** *September 9, 2008*

# MBA Registration Form

ATTN: MBA Meetings

## Fall Reverse Mortgage Lending Conference 2008

**October 2-3, 2008** Hyatt Regency Miami • Miami, Fla.

Please check the appropriate category:

Registrations received with payment by **September 18, 2008**:

MBA Member\*: \$750  Nonmember: \$950

Registrations received with payment *after September 18, 2008*:

MBA Member\*: \$850  Nonmember: \$1,050

## 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	Email Address (please provide to receive confirmations via Email)			

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\_\_\_\_\_

## MBA Thanks its Sponsors

