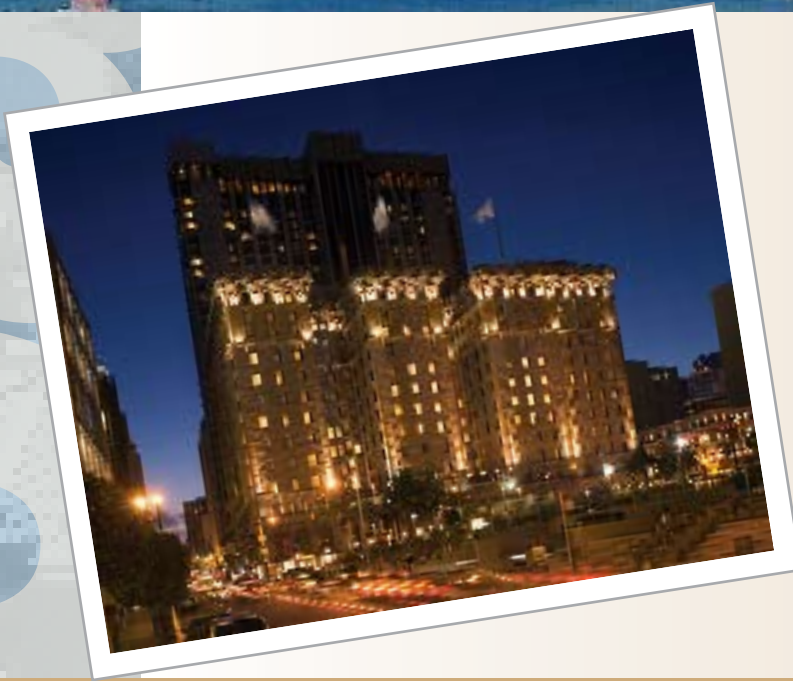


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# CONFERENCE SCHEDULE

## WEDNESDAY, JULY 9, 2008

1:30 p.m. - 6:00 p.m.

Conference Registration Open

Location: Mezzanine registration area

2:30 p.m. - 4:00 p.m.

Welcoming General Session

WELCOME AND OPENING REMARKS:

**Susan DeMars**, *California Mortgage Bankers Association*

KEYNOTE SPEAKER INTRODUCTION:

**Jay Hughes**, *Managing Director, Pacific Region, MGIC*

### KEYNOTE SPEAKER

**Curt S. Culver, Chairman & CEO, MGIC**

4:00 p.m. - 6:00 p.m.

Exhibit Hall Open and Networking Reception

Location: Grand Ballroom

## THURSDAY, JULY 10, 2008

7:30 a.m. - 6:00 p.m.

Registration Open Location: Mezzanine registration area

7:30 a.m. - 9:00 a.m.

Continental Breakfast Location: Exhibit Hall, Grand Ballroom

9:00 a.m. - 10:15 a.m.

General Session

### A View of the MBS Market: A Current and Future Perspective

- What lessons did the industry learn in 2007?
- Is it different this time, or will 2009 look a lot like things used to be?
- Is there a future for sub-prime as a viable mortgage backed security?
- Will institutional investors ever return to non-GSE mortgage investments?

MODERATOR:

**Joe Garrett**, *Partner, Garrett, Watts & Co.*

SPEAKERS:

**Doug Duncan, Ph.D.**, *Vice President & Chief Economist, Fannie Mae*

**Jennifer S. Bridwell**, *EVP, MBS/ABS Product Manager, PIMCO*

**Amy Crews Cutts, Ph.D.**, *Deputy Chief Economist, Freddie Mac*

10:15 a.m. - 10:30 a.m.

Refreshment Break

10:30 a.m. - 12:00 p.m.

### Business Session I: Warehouse - What's Going On In Today's Market?

- What are the current requirements for a new line and how does this differ from 2007?
- What are the significant issues that will cause a denial for a new line or extension?
- What are the risks to the warehouse lender in extending warehouse lines?

MODERATOR:

**Larry Charbonneau**, *Republic Strategic Advisory, Inc.*

SPEAKERS:

**Art Shafer**, *Vice President, Comerica*

**Clifford A. Schultz**, *SVP, Sovereign Business Capital, Sovereign Bank*

**David Frase**, *EVP, Nat'l Mortgage Warehousing, Southwest Securities.*

**Kevin Rost**, *Vice President, National City Warehouse Lending*

### Business Session II: Is There Any Help From Mortgage Insurance Companies?

- New MI programs to help qualify more borrowers
- New MI programs to help borrowers stay in their homes
- New MI loss mitigation tools to help borrowers/lenders keep their homes

MODERATOR:

**Tony Bruschi**, *VP, Secondary & Correspondent Sales, Radian*

SPEAKERS:

**Jay Hughes**, *Managing Director, Pacific Region, MGIC*

**Pete Pannes**, *SVP, National Sales, PMI Group*

**Camillo Melchiorre**, *SVP, Loss Management, Radian*

### Business Session III: Hedging in a Turbulent Market

- Understanding how market volatility can impact hedge strategies and performance
- Reflecting market volatility in rate sheet pricing and hedge cost assumptions
- Modifying hedge strategies in response to market volatility

MODERATOR:

**Rob Kessel**, *Managing Partner, Compass Analytics, LLC*

SPEAKERS:

**Robert Satnick**, *Prime Financial Services, CMBA Chairman*

**Robert Branthover**, *SVP, Mortgage Industry Advisory Corp. (MIAC)*

11:30 a.m. - 1:00 p.m.

Hosted Buffet Luncheon

Location: Exhibit Hall, Grand Ballroom

1:15 p.m. - 2:45 p.m.

### Business Session IV: Capitalizing on Agencies - Pricing Agency Loans/Best Execution

- Hear an update from the Agencies and discuss the impact on lenders
- Discuss how to capitalize on the Agencies in today's lending environment
- Discover the dynamics behind pricing and best execution with the Agencies

MODERATOR:

**Andrea M. Blais**, *CMB, Director, Secondary Services, Pephens & Co.*

SPEAKERS:

**David H. Battany**, *Director, Single Family Marketing, Fannie Mae*

**Sern Clementson**, *Managing Partner, Compass Analytics, LLC*

**Michael McCabe, CFA**, *Director of Portfolio Acquisitions & Execution Strategies, Freddie Mac*



# CONFERENCE SCHEDULE

San Francisco Convention & Visitors Bureau photo by Phillip J. Collette

## Business Session V: Fighting Fraud in a Changed Environment

- New and emerging fraud schemes
- Cutting-edge techniques in detection and prevention
- Innovative solutions for loss recovery
- Reliable strategies for avoiding future repurchase claims

MODERATOR:

**Michael Pfeifer**, Pfeifer & Reynolds, LLP

SPEAKERS:

**Amy Heinz**, Senior Industry Relations Manager, Anti-Fraud Initiatives, Fannie Mae

**Rachel Dollar**, Attorney, Smith Dollar PC

**Penny Paplanus**, CMB, Managing Director, Cognitive Operations Group, LLC

**Ann Fulmer**, Vice President of Business Relations, Interthinx, Inc.

## Business Session VI: Reverse Mortgage Market - Trends and Issues

- Consumer demand for reverse mortgages
- Product offerings & options for lender participation
- Legislative, regulatory & legal issues
- Loan servicing issues
- Secondary market options

MODERATOR:

**Peter Bell**, President, National Reverse Mortgage Lenders Association

SPEAKERS:

**Bob Yeary**, Chairman & CEO, Reverse Mortgage Solutions

**Craig Corn**, Co-President, EverBank Reverse Mortgage LLC

**Bob Emerling**, Financial Freedom

**2:45 p.m. - 3:00 p.m.**

Refreshment Break

**Location: Exhibit Hall, Grand Ballroom**

**3:00 p.m. - 4:30 p.m.**

## Business Session VII: Selling into the Scratch & Dent Markets (Exit Strategies)/Loss Mitigation

- New rules: 30% fades/holdbacks/participations
- The 2nd's market...boom or bust?
- Where to find liquidity/who's buying?

MODERATOR:

**Don Curtis**, Regional Sales Manager, Acquisitions/Due Diligence, Franklin Credit Management

SPEAKERS:

**Daniel Perl**, CEO, Citadel Servicing Corporation

**Steve Hague**, EVP, Franklin Credit Management

**John Kontoulis**, President, Kondaur Capital Corporation

**Charlie Hodge**, EVP, Empire Mortgage

## Business Session VIII: Niche Products

- Marketing strategies for originating niche products
- Processing niche products
- Niche product pricing and profitability

MODERATOR:

**Steve Hops**, SVP, National Production Manager, Guild Mortgage Co.

SPEAKERS:

**Steven Justice**, Regional Manager - CalPERS/Special Programs-CA, Citigroup

**Carolyn Holmes**, Marketing Director, National Homebuyers Fund (NHF)

**Chris George**, President, CMG Mortgage

**Sherri Kerth**, CalHFA Lender Account Manager, California Housing Finance Agency (CalHFA)

**4:30 p.m. - 6:00 p.m.**

Grand Reception

**Location: Exhibit Hall, Grand Ballroom**

**FRIDAY, JULY 11, 2008**

**9:00 a.m. - 10:30 a.m.**

Continental Breakfast

**Location: Exhibit Hall, Grand Ballroom**

Set up meetings with our exhibitors this morning and join us in the exhibit hall for conference giveaways, including free conference registrations for 2009!

**Major prize giveaway following Closing Session  
Must be present to win**

**10:00 a.m. - 11:30 a.m.**

Closing General Session

## New Landscape for Mortgage Lending - Wholesale, Retail, Correspondent - What does the Future Hold?

In this closing session, our panelists will discuss the possible future outcomes relating to present trends in the industry. Each discussing a specific origination channel, our experts will convey how retrospective and prospective developments will influence how an organization assesses and participates in the capital markets. Conference attendees will have the opportunity to interact with our panelists; expect to take away strategies associated with strengthening these business channels.

MODERATOR:

**Laura A. Pephens**, Managing Principal, Pephens & Co.

SPEAKERS:

**Mike McCormick**, Mortgage Banking Exec., SVP, Wachovia Mortgage

**Rob Hirt**, CEO, RPM Mortgage

**Jeff Walker**, Managing Director, Correspondent Lending, CitiMortgage

**11:30 a.m.  
Conference Adjourns**