

**2007
FAMB Annual
Convention & Tradeshow**

Orlando July 11-14, 2007



*A Decade of Movies, Music & Fun
with the
TOP GUN
of the Mortgage Industry*

Rosen Shingle Creek Resort • Orlando

REGISTRATION INSTRUCTIONS & CONVENTION COSTS

Our Motto:
"Don't stand in line...Register online"
www.famb.org

Join FAMB online under the membership icon and receive immediate member discounts to all events. If paying by check, mail in your application with your registration form.



FULL PASS REGISTRATION

This pass provides admission to all events for those members or non-members who purchase full convention passes. When you purchase a **Full Registration Pass** you are entitled to attend **everything** (except golf) that is offered during the convention. This includes all reserved education, the tradeshow, three lunches and all evening events. The spouse of a member may receive member discounts for this package.

Members \$385 Non-Members \$585

MEMBER EDUCATION PASS

This pass provides a choice of education, the tradeshow and three lunches. The spouse of a member may receive member discounts for this package.

Members \$225

A LA CARTE TICKETS

Professional, Originators, Affiliate and Supporter members will be charged \$25 per continuing education course. Non-members will be charged \$20 per credit hour. The member pricing for non-credit courses is \$10 per course and non-members will also be charged \$10 per course. Courses are described in the daily events section of this brochure and listed on the registration form insert. There are no spouse discounts on a la carte education tickets. A la carte tickets may be purchased for all evening events and lunches. Separate pricing is shown on the pullout registration form.

FAMB GOLF TOURNAMENT

Rosen Shingle Creek Golf Club \$99 per person

See separate golf registration form or you may also register online.

TRADESHOW PASS

Pre-registered by July 10, 2007 \$15

Effective July 11, 2007 \$30

For your convenience we will have ten self-service registration counters for the tradeshow. These terminals will be tradeshow-only. In addition, we will have attendant terminals located in the FAMB registration area to help you with tickets for all events.

PRE-REGISTRATION REQUIRED FOR EDUCATION CLASSES

You must pre-register for each course you wish to attend to assure a seat in the class and participant's materials. You may not switch classes during the convention.

BADGES

All event tickets may be purchased online at www.famb.org. **Attendees who pre-register online by our June 29, 2007 deadline will receive their badges by mail.** For those who have pre-registered, badges will be mailed prior to the convention. Once you have registered online you will receive an immediate e-mail confirmation. Be certain to bring your badge with you, as this is your admission ticket to all events for which you pre-registered. Should your badge fail to arrive on time, bring your bar-coded receipt and we will reprint your badge for you.

RESERVATIONS MADE PAST DEADLINE AND MAIL-IN RESERVATION INFORMATION

Mail-in reservations postmarked on or before June 29, 2007 will be processed. If you are paying by check FAMB will process your reservation up to our deadline. After that date you must pay online or pay on site. **Onsite Registration** will open at 7:15 a.m. on July 11, 2007 at the Rosen Shingle Creek Resort. For your convenience we will have numerous attendant terminals.

REGISTRATION AFTER THE MAILING DEADLINE

An express badge self-service printing area will also be set up for those who registered after the mailing deadline and were not mailed badges. Just bring your bar-coded receipt to the express badge printing area and your badge will be printed. We will also take registrations online through Saturday morning. Bring your receipt to the express badge self-service terminals. Print your badge and then walk right into the tradeshow.

REFUND POLICY

FAMB will not honor refund requests after the June 29, 2007 deadline. Requests must be in writing, postmarked prior to the deadline and forwarded to:

FAMB Headquarters
1292 Cedar Center Drive
Tallahassee, FL 32301

ADA REQUIREMENTS

If you have a disability that requires a special accommodation, please advise FAMB in writing or call 800/289-9983.

FAMB Headquarters
1292 Cedar Center Drive
Tallahassee, FL 32301

Note: FAMB Headquarters will be closed effective July 8 through July 15, 2007. The entire staff will be at the Rosen Shingle Creek Resort. Frequently asked questions will be on our website at www.famb.org - "Convention" icon.

JOIN THE TOP GUN OF THE MORTGAGE INDUSTRY AS FAMB CELEBRATES THE '80s

"They're baaaaack..." The '80s, that is. The decade known for big hair, big accessories, *Miami Vice*, boomboxes, banana clips, Max Headroom, WHAM!, Members Only jackets and so much more!

Like the '80s, the 2007 FAMB Convention and Tradeshow will have a little bit of everything. You'll find all the education you need to satisfy the State of Florida's renewal requirements. The evening events are a must... "Get into The Groove" at Universal's City Walk and put your thumbs to the test at our '80s Arcade event. Don't miss the "Die Hard" Volleyball Tournament — sure to be a fight to the finish! This year's main event, "FAMB TV Awards Dinner and Gala," is certain to give you a real taste of what the '80s were all about.

So, to get you in the mood, try this short '80s movie trivia quiz. See if you can name the movie that goes with the quote. Answers are at the end.



1. *I'm just here for the gasoline.*
2. *You're out on the street trying to score an electric blanket, maybe even a quilt. Then the next thing you know, you're strung out on bedspreads.*
3. *FRAH-GEE-LAY. Must be Italian.*
4. *No such thing bad student. Only bad teacher.*
5. *Lighten up, Francis.*
6. *The point is, ladies and gentlemen, that greed, for lack of a better word, is good. Greed is right. Greed works.*
7. *Where does he get those wonderful toys?*
8. *Hold it, hold it! What is this? Are you trying to trick me? Where's the sports? Is this a kissing book?*
9. *I'm not going to be ignored, Dan!*
10. *If you guys know so much about women, how come you're here at, like the Gas 'n' Sip, on a Saturday night completely alone drinking beers with no women anywhere?*

Special Convention Events

FAMB'S "EXCELLENT ADVENTURE"

Wednesday, 6:30 PM — 10:30 PM
"The Groove" at Universal City Walk

Join us for our opening night party, FAMB's "Excellent Adventure" at Universal City Walk. FAMB will provide buses to transport attendees to and from "The Groove," located at City Walk.

This year's Chapter Challenge is "Name That '80s Tune." Are you up on your Culture

Club? Are you down with Def Leopard? No matter where you were in the '80s — "Working as a Waitress in a Cocktail Bar" or "Just a Small Town Girl Livin' in a Lonely World" — the music and videos are as popular now as they were when leg warmers and big hair were in style. Participants will be "Hungry Like the Wolf" and flashing the "Eye of the Tiger" as they dazzle the judges with their readiness to "Get Into the Groove."

After the party, enjoy exploring Universal City Walk — one of Orlando's hottest spots for entertainment.



FAMB'S "DIE HARD" ANNUAL VOLLEYBALL TOURNAMENT

Thursday, 1:30 PM — 5:30 PM

Now is the time to start practicing your spikes, assists, serves and blocks for the FAMB Annual Volleyball Tournament.

The grounds of the Rosen Shingle Creek Resort will be converted to vol-

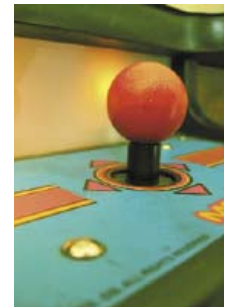


leyball courts for fun in the sun! Last year's challenge was cancelled due to rain and lightning, leaving no time for a winning team to emerge. If the weather is with us, this year's single-elimination tournament will be a fight to the end for the trophy and title. The still reigning champion of the 18th tournament is the Central Chapter. Rest assured they will show up ready to defend their title! Professional referees will be at the center lines as spectators enjoy libation, soft drinks, water misters and lots of friendly competition!

FAMB '80s ARCADE NIGHT

Thursday, 6:00 PM — 8:00 PM
Rosen Shingle Creek Resort

The games don't end with the volleyball tournament! The Rosen Shingle Creek will host FAMB's '80s Arcade Night. Remember the days of hanging out in movie theater lobbies, pizza joints and shopping malls — additively slipping quarter after quarter into the slots for



the rush to get to the next level of your game of choice? Well, now you can take it "to the max" as you become reacquainted with such gnarly arcade classics as Donkey Kong, Centipede, Missile Command and Ms. Pac-Man. We didn't forget to include foosball and pool tables. "Don't have a cow" if games aren't your thing! There will be libation and plenty of camaraderie for those who would rather watch the action.

1 Road Warrior 2 Mr. Mom 3 Christmas Story 4 Karate Kid 5 Stripes 6 Wall Street 7 Batman 8 Princess Bride 9 Fatal Attraction 10 Say Anything

ANSWERS TO MOVIE QUIZ

FAMB TV

FAMB TV AWARDS DINNER AND GALA

Friday, 8:00 PM — 11:00 PM

Sponsored by **Fannie Mae** and **Freddie Mac**

"You like me!

You really, really like me!"

— Sally Field, 1984 Oscar Acceptance Speech



Don't be surprised if you spot some of your favorite '80s idols walking the red carpet at our FAMB TV Awards Dinner and Gala. The '80s will come alive with the smell of Aqua Net, the sight of paparazzi cameras, the sounds of Madonna and Bon Jovi, the feel of shoulder pads and finally, the taste of... "Red, Red Wine."

The '80s was the decade of excess. Everything was bigger and everyone wanted more, more, more ("Greed is good.") The more accessories, the better. The bigger the hair, the better! To celebrate FAMB's love of the '80s, take part in the fun by dressing in your finest '80s fashion — anything from parachute pants to three polo shirts at once with the collars turned up! If you'd rather take the conservative route, black-tie optional is always fashionable.

Join "The A-Team" Executive Committee at 7:00 p.m. for the welcome reception prior to the dinner and gala. Get ready for an evening of live entertainment you will not soon forget, thanks to our gracious sponsors **Fannie Mae** and **Freddie Mac**.



Note: You must reserve a ticket for this event. If you purchased a full convention registration package, there is no additional charge. If you are going to attend the FAMB TV Awards Dinner and Gala, you must indicate "Yes - Will Attend" in order to receive an admission ticket. A la carte tickets may be purchased for \$95.

LUNCH IS INCLUDED WEDNESDAY, THURSDAY and FRIDAY!

Yes, if you purchased a Full Member Registration Package, Education Pass or A la Carte Ticket, you'll enjoy three entertaining luncheon events.

WEDNESDAY'S LUNCH

Lunch — National Update with NAMB
12:00 NOON — 1:30 PM

Sponsored by **Star2Star Communications**

NAMB officers will provide a national update for attendees of this luncheon. In this ever-changing economy, you won't want to miss the latest news and information regarding national hot-button issues. We will also honor the chapter nominees for State Broker and Affiliate of the Year.



Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes - Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

THURSDAY'S LUNCH

Foundation Lunch - Featuring "The Energy Bus" by Jon Gordon

12:00 NOON — 1:30 PM

Sponsored by **Wells Fargo Home Mortgage**

Why energy? A person without energy is like a bus without gas. It doesn't work without it. Based on principles from his new best-selling book, *The Energy Bus*, Jon Gordon will present a powerful roadmap to overcome common life and career obstacles to bring out the best in yourself and your team. Whether you feel that your gas tank is empty, your bus has lost direction or whether you're ready to drive you and your team with more purpose and positive energy, Jon will inspire you to create more success and enjoy the ride of your life! Jon Gordon is a leading authority on developing positive, engaged people, leaders, businesses, schools and teams. Enjoy the Foundation's update and board installation, a scrumptious lunch and walk away with positive energy to fuel your life and work.

Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes - Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

FRIDAY'S LUNCH FAMB: "THE A-TEAM"

12:00 NOON — 1:30 PM

Sponsored by **National City Mortgage**

FAMB's Executive Committee is "The



A-Team." Join your leaders for a delicious luncheon and state updates. Your committee has been extremely busy this year, working with Florida's Department of Financial Services and FAMB's legal counsel to influence legislation aimed at mortgage brokers.



Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes - Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

2007 FAMB TOP GUN TRADESHOW

Friday and Saturday, 10:00 AM — 4:00 PM
Admission is included with a full convention registration package or education pass.

Top Gun: One who performs at the pinnacle of professional ability; one who is the best at what one does. If you "feel the need for speed," then be sure to "Cruise" into our Top Gun Tradeshow. Once again, FAMB's annual tradeshow promises to be a ride to remember. Make sure you're on the tradeshow flight deck by 10:00 a.m. Friday and Saturday, when doors open. Map out your flight plan to "buzz the towers" of over 300 vendors. You'll earn your wings as you make your way through more than 105,000 square feet of exhibit space. Find a new lender, service provider, technology firm or perhaps visit with new friends and old acquaintances during our tradeshow.

2007 FAMB ANNUAL PAC GOLF TOURNAMENT

Wednesday at
Rosen Shingle Creek Golf Club
Registration opens at 7:00 AM
Putting Contest 7:30 AM
Shotgun Start at 8:30 AM

The future of your best golf game may just be waiting on the sandy banks of the historic Shingle Creek. Start your day with "GOOD MORNING GOLFERS," a continental breakfast to get you going. While you're out on the greens, beverage carts will be making the rounds. Stick around after the tournament to join the other players for refreshments during our Awards Reception. Tournament proceeds benefit the FAMB PAC Fund. Cost for a full day of play, food and libation is \$99. Arrange a foursome if you wish or we can pair you with a group. Sign up online or mail in the registration form (located on inside back cover of this brochure) with your check.



CONVENTION DAILY EVENTS

Our registration desk will open at 7:15 a.m. each morning. The Florida Association of Mortgage Brokers School's curriculum provides a wide range of courses to expand your knowledge of the industry while improving your professional competence.

WEDNESDAY

8:00 AM – 5:30 PM ★ Eight (8) CE Credits

INTRODUCTION TO COMMERCIAL BROKERING

This course is designed for those brokers who have little or no experience in commercial loan brokering. It takes the attendee through the basics of analyzing a commercial transaction. The curriculum provides an opportunity to learn how to review an income and expense statement, arrive at a value, project loan amount, annual debt service and loan to value. It leaves very little guessing and provides information as to how the typical lender reviews and analyzes a transaction. Although considered to be basic, the course will allow the attendee to review all aspects of financing, work in groups on an actual case study, package a loan for submission to the lender and work with the client as well as a possible co-broker. (This course starts at 8:00 a.m., breaks at 12:00 Noon for lunch and resumes at 1:30 p.m. If you purchased a full convention registration package or a member education pass, lunch is included. You must reserve a seating ticket for the lunch.)

8:00 AM – 12 NOON ★ Four (4) CE Credits

FUNDAMENTALS OF THE MORTGAGE LOAN PROCESS

– A Radian Guaranty Course

Technology has provided improvements and advancements to the mortgage application process. However, the basic process leading to loan approval still remains the same. Verifications and documentation remain an important part of the loan approval process. During the course you will review the loan cycle and the roles and responsibilities of the loan processor—review the loan application, verifications of income and assets, alternative documentation and lastly pre-underwrite the loan.

8:00 AM – 12 NOON ★ Four (4) CE Credits

NAVIGATING INTERSTATE F.S. 494

Navigate with FAMB through the nuances of the Florida Mortgage Brokering and Lending Act. If you are brokering loans or funding mortgages as a lender, you cannot afford to miss our course. Instructors will guide attendees through the law while reviewing the rules pertaining to each section of the law. Our overhead sections provide an outline and reference that can be used as a guide later. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

8:00 AM – 12 NOON ★ Four (4) CE Credits

REVERSE MORTGAGES

Explore a new opportunity for you and your business. The senior population of the United States is growing and demanding income in their latter years. The Reverse Mortgage is the answer. This seminar will allow you to understand the reverse product, while explaining the process needed to close the transaction. Federal and lender guidelines will be reviewed. The Home Equity Conversion Mortgage (HECM) product is the wave of the future.

8:00 AM – 12 NOON ★ Four (4) CE Credits

SHEDDING THE LIGHT ON CREDIT SCORING

What is that mysterious score on your client's credit report? How does it affect the loan package and options available to your client? Spend four hours in a concise course designed to help you understand the credit scoring process while analyzing various repositories' scoring and lenders' credit scoring guidelines. You'll also cover the National Credit Score Disclosure—who furnishes the disclosure and when.



Wake up Wednesday for a round of golf at the beautiful Rosen Shingle Creek Golf Club or choose from a variety of education choices. As a perfect way to kick off this year's evening events, join us for FAMB's "Excellent Adventure" at Universal City Walk. "The Groove" will be the site for this year's Chapter Challenge—"Name That '80s Tune." FAMB will provide buses to and from the location, allowing enough time for participants to explore City Walk—one of Orlando's hottest spots for entertainment.

7:00 AM
Golf

Rosen Shingle Creek Golf Club. Separate Ticket, \$99 per player. Registration at 7:00 a.m., Putting Contest at 7:30 a.m. and Shotgun Start at 8:30 a.m.

8:00 AM • 8 CE

Introduction to Commercial Brokering

8:00 AM • 4 CE

Fundamentals of the Mortgage Loan Process — A Radian Guaranty Course

8:00 AM • 4 CE

Navigating Interstate F.S. 494

8:00 AM • 4 CE

Reverse Mortgages

8:00 AM • 4 CE

Shedding the Light on Credit Scoring

12:00 NOON

Lunch — National Update with NAMB

– Sponsored by Star2Star Communications

1:30 PM • 4 CE

How to Survive An Audit — Office of Financial Regulation

1:30 PM • 4 CE

RESPA: Understanding the Law and Disclosures

1:30 PM • 4 CE

The Ultimate Voice in Closing (Title Course)

1:30 PM • 4 CE

Sub-Prime Lending: What You Need to Know

1:30 PM • 4 CE

HOEPA – Section 32: Florida's Fair Lending Law and the Private Investor

6:30 PM

FAMB's "Excellent Adventure" — Universal City Walk

12:00 NOON – 1:30 PM

LUNCH – NATIONAL UPDATE WITH NAMB

Sponsored by Star2Star Communications

NAMB officers will provide a national update for attendees



of this luncheon. In this ever-changing economy, you won't want to miss the latest news and information regarding national hot-button issues. We will also honor the chapter nominees for State Broker and Affiliate of the Year.

Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes – Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

1:30 PM – 5:30 PM ★ Four (4) CE Credits

HOW TO SURVIVE AN AUDIT

– Office of Financial Regulation

Are you ready for your FS494 audit? Chapter FS494, the Mortgage Brokering and Lending Act, governs your business activities. Audits of your records are inevitable. Are you completely confident about what to expect during an audit? Do you understand the process? Representatives from Florida's Office of Financial Regulation will provide you with an in-depth review of what happens during an audit. After you complete this session, you will be prepared for an audit as well as informed of the department's procedures for reviewing your files. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

1:30 PM – 5:30 PM ★ Four (4) CE Credits

RESPA: UNDERSTANDING THE LAW AND DISCLOSURES

All residential transactions require compliance with the Real Estate Settlement Procedures Act. Discover when disclosures must be furnished and determine who is responsible for providing those disclosures. This course will guide you through the entire act and its Regulation X. Do you know if your firm might be in violation of Section 8 of RESPA? Several large realtor firms, mortgage companies and title companies have been sanctioned in 2005 & 2006 for violations. The RESPA workbook includes copies of the act and regulation. Policies 1996-1, 2, 3 covering sham businesses,

CLOs and retaliation along with Policy 2001 covering yield spread premiums are also included.

1:30 PM – 5:30 PM ★ Four (4) CE Credits

THE ULTIMATE VOICE IN CLOSING: A COURSE COVERING TITLE INSURANCE

This four-hour CEU course will comprehensively examine title insurance in the state of Florida. Learn how title insurance rates are calculated; the various endorsements used and the types of policies issued. Have you ever had a loan scheduled to close only to learn that an old lien still existed on the property or that a probate needed to be completed? This in-depth course reviews title commitments and covers how to clear common title problems such as probate, trusts and foreclosures. In addition, you will examine the sections of a Settlement Statement and briefly review your client's HUD-1.

1:30 PM – 5:30 PM ★ Four (4) CE Credits

SUB-PRIME LENDING: WHAT YOU NEED TO KNOW

This market plays an important part in our lives and that of your borrowers. If you are unfamiliar with the marketplace and the opportunities it affords, then this course is a must. During this session you will become acquainted with the sub-prime lending process. You'll leave the session understanding HOEPA — "high cost mortgages" and the factors that trigger further disclosure. Become acquainted as to how "risk" determines "rate" in the sub-prime market, while also analyzing the borrower's credit profile and credit grade.

1:30 PM – 5:30 PM ★ Four (4) CE Credits

HOEPA – SECTION 32: FLORIDA'S FAIR LENDING LAW AND THE PRIVATE INVESTOR

Do your loan fees and costs trigger HOEPA? If they do, you also have triggered the prohibitions under Florida Fair Lending Act. Unless you know the definitions under Federal law, you may be asked to buy back the mortgage you funded or if you're brokering the loan, you may be asked to reduce your fees. The penalties for violating the disclosures or including prohibited terms in the mortgage are extensive. Analyze Florida's pre-consummation disclosure, the law's prohibitions and

limitations, as we compare Florida law with the Federal requirements. Do you know that the Private Investor (non-institutional lender) is also covered under both state and federal law? If you occasionally place mortgages with the private investor (non-institutional investor), this course is mandatory. When you finish this seminar you will have a full understanding of the law and the consequences for not complying. During our case studies you will analyze the H-15 triggers and costs to determine if a transaction triggers the law and disclosure requirements. Florida Fair Lending is part of FS494 and qualifies for license renewal. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.



6:30 PM – 10:30 PM ★ No (0) CE Credits
FAMB'S "EXCELLENT ADVENTURE"

"The Groove" at Universal City Walk

Join us for our opening night party, FAMB's "Excellent Adventure" at Universal City Walk. FAMB will provide



buses to transport attendees to and from "The Groove," located at City Walk. This year's Chapter Challenge is "Name That '80s Tune." Are you up on your Culture Club? Are you down with Def Leppard? No matter where you were in the '80s — "Working as a Waitress in a Cocktail Bar" or "Just a Small Town Girl Livin' in a Lonely World" — the music and videos are as popular now as they were when leg warmers and big hair were in style. Participants will be "Hungry Like the Wolf" and flashing the "Eye of the Tiger" as they dazzle the judges with their readiness to "Get Into the Groove."

After the party, enjoy exploring Universal City Walk — one of Orlando's hottest spots for entertainment.

THURSDAY

8:00 AM – 5:30 PM ★ Eight (8) CE Credits

ADVANCED COMMERCIAL LOAN BROKERING

One should have taken the Introduction to Commercial Loan Brokering or have a basic knowledge of the commercial terminology. This course provides a quick overview of the procedures learned in our Introduction to Commercial Lending Course. You'll examine an actual case study of a property considered to be mixed-use, i.e.: retail, office space and multi-family. Analysis of each segment of the property is completed with a final overall analysis of the entire building. Comparison is made and reviewed of each procedure used and then a determination is made on the best avenue to use in making a presentation. A small segment of the course is directed toward securing interim financing if needed during renovations. (This course starts at 8:00 a.m., breaks at 12:00 Noon for lunch and resumes at 1:30 p.m. If you purchased a full convention registration package or a member education pass, lunch is included. You must reserve a seating ticket for the lunch.)

8:00 AM – 5:30 PM ★ Eight (8) CE Credits

PROTECT YOUR BUSINESS: THE CUSTOMER, THE LAW AND YOU

This course was designed for the National Educational Committee of NAMB in cooperation with Countrywide. Although Fair Lending compliance is part of this course, Protect Your Business is not about forced compliance instruction. Protect your Business is about how to be a better professional. It's about learning how to develop and incorporate smart business strategies that not only promote increased fair lending compliance, but increased success—success in your personal job skills, success for your company, and success as an effective and sensitive communicator. We hope you enjoy this course and utilize the teachings to help you protect your business by making the power of the customer work in your favor. (This course starts at 8:00 a.m., breaks at 12:00 Noon for lunch and resumes at 1:30 p.m.. If you purchased a full convention registration package or a member education pass, lunch is included. You must reserve a seating ticket for the lunch.)

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
REVERSE MORTGAGES

Explore a new opportunity for you and your business. The senior population of the United States is growing and demanding income in their latter years. The Reverse Mortgage is the answer. This seminar will allow you to understand the reverse product, while explaining the process needed to close the transaction. Federal and lender guidelines will be reviewed. The Home Equity Conversion Mortgage (HECM) product is the wave of the future.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
DETECTING AND AVOIDING FRAUD – A Radian Guaranty Course

This course is designed to help you and your organization detect fraud on loan documentation throughout the stages of processing and closing the loan. The first section of the course examines the basic definition of fraud, the motivations behind fraud, types of fraud and general prevention. The second portion of the course covers specific "red flags" that indicate fraudulent loan documentation. Finally, the course reviews the impact technology has had on fraud, as well as ways to fight fraud using technology.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
NAVIGATING INTERSTATE F.S. 494

Navigate with FAMB through the nuances of the Florida Mortgage Brokering and Lending Act. If you are brokering loans or funding mortgages as a lender, you cannot afford to miss our course. Instructors will guide attendees through the law while reviewing the rules pertaining to each section of the law. Our overhead sections provide an outline and reference that can be used as a guide later. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

8:30 AM – 10:30 AM ★ Two (2) CE Credits
CONSIDER EVERY BORROWER AN OPPORTUNITY WITH TODAY'S LOAN PROSPECTOR®

Helene Albanese,

National Trainer for Freddie Mac

Discover how you can consider every borrower an opportunity with today's Loan Prospector.® Review Loan Prospector's competitive options and the mortgage



Today's lunch is sponsored by Wells Fargo and features "positive energy" expert Jon Gordon's "The Energy Bus." You won't want to miss the FAMB 20th Annual Volleyball Tournament as FAMB Chapters battle for the winning title. Afterwards, the games continue with FAMB's '80s Arcade Night. See if you still have what it takes to win a round or two of games like Centipede, Ms. Pac-Man, Missile Command and more. Foosball and pool tables will also be available.

8:00 AM • 8 CE

Advanced Commercial Loan Brokering

8:00 AM • 8 CE

Protect Your Business: The Customer, the Law and You

8:00 AM • 4 CE

Reverse Mortgages

8:00 AM • 4 CE

Detecting and Avoiding Fraud – A Radian Guaranty Course

8:00 AM • 4 CE

Navigating Interstate F.S. 494

8:30 AM • 2 CE

Consider Every Borrower an Opportunity with Today's Loan Prospector® – Freddie Mac

8:30 AM • 2 CE

Become an Expert in 60 Days...or Else! – Chip Cummings

9:00 AM

FAMB Annual Business Meeting

10:00 AM • 2 CE

Title Closing – The Closing Process

12:00 NOON

Foundation Lunch – Featuring "The Energy Bus" by Jon Gordon – Sponsored by Wells Fargo

1:30 PM • 2 CE

Guaranteed Lending: USDA Rural Development – USDA

1:30 PM • 2 CE

How to Make a Fortune as a Wholesale Account Executive – Bill "The Coach" Sparkman

1:30 PM • 0 CE

Advanced Technical Solutions for the Movers, the Shakers and the Money Makers – UNETA®

1:30 PM • 2 CE

The Changing Face of Lending & Marketing Strategies – Silver Hill

1:30 PM

FAMB Annual Volleyball Tournament

3:00 PM • 0 CE

Reduce Denials and Close Higher Quality Deals: Borrower-centric Techniques for Raising the Elusive FICO – Deal Maker

6:00 PM

FAMB's '80s Arcade Night – Shingle Creek Resort

products available for assessment. Learn about the elimination of the Loan Prospector transaction fee for conventional/conforming loans that receive a "Caution" risk class on their first submission. Make today's Loan Prospector® your place to start for more loans of more types for more borrows.

8:30 AM – 10:30 AM ★ *Two (2) CE Credits*
**BECOME AN EXPERT
 IN 60 DAYS...OR ELSE!**

**Chip Cummings, CMC,
 National Speaker, Author and Trainer**

To excel in the game of sales, you need to be recognized as an expert! This session looks at on-line and off-line publicity tactics to drive traffic and create visibility overnight. Prospects don't want to deal with just anyone – they want experts! In this fast-paced session, Chip Cummings will walk you through the specific steps for generating leads and attracting new clients by creating compelling "personal value" techniques. Discover the five secrets to branding yourself as an expert. Learn how to beat the competition within the next 60 days!

9:00 AM – 10:00 AM
**FAMB ANNUAL
 BUSINESS MEETING**

All members are welcome as we elect the 2007/2008 FAMB officers and vote on Bylaws proposals.

10:00 AM – 12:00 NOON ★ *Two (2) CE Credits*
**TITLE CLOSING:
 THE CLOSING PROCESS**

Important to the closing of the mortgage transaction and the sale of the property is a full understanding of the title company's role in the process. Not only must they receive pay off information, review surveys, clear title problems, secure tax and lien information, they must be certain that all costs involved are included on the closing statement. The documentation required from the lender and the disclosure documents are pertinent to the closing. Do you know what terms and clauses are included in your client's note and mortgage? What are their rescission rights and how might your transaction be affected? Spend time working through the HUD-1 while calculating pro-rations, escrow deposits and borrower/lender costs. You will be able to serve your client better when you experience the closing process from beginning to end.

12:00 NOON – 1:30 PM
**FOUNDATION LUNCH
 FEATURING "THE ENERGY BUS"
 BY JON GORDON**

Sponsored by Wells Fargo Home Mortgage

Why energy? A person without energy is like a bus without



gas. It doesn't work without it. Based on principles from his new best-selling book, *The Energy Bus*, Jon Gordon will present a powerful roadmap to overcome common life and career obstacles to bring out the best in yourself and your team. Whether you feel that your gas tank is empty, your bus has lost direction or whether you're ready to drive you and your team with more purpose and positive energy, Jon will inspire you to create more success and enjoy the ride of your life! Jon Gordon is a leading authority on developing positive, engaged people, leaders, businesses, schools and teams. Enjoy the Foundation's update and board installation, a scrumptious lunch and walk away with positive energy to fuel your life and work.



you feel that your gas tank is empty, your bus has lost direction or whether you're ready to drive you and your team with more purpose and positive energy, Jon will inspire you to create more success and enjoy the ride of your life! Jon Gordon is a leading authority on developing positive, engaged people, leaders, businesses, schools and teams. Enjoy the Foundation's update and board installation, a scrumptious lunch and walk away with positive energy to fuel your life and work.

Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes – Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

1:30 PM – 3:30 PM ★ *Two (2) CE Credits*
**GUARANTEED LENDING
 – USDA Rural Development**



**Bob Coordsen,
 Guaranteed Housing
 Specialist, Rural
 Development, USDA**

You've seen this 30-year fixed rate government product on your rate sheets. Now is your chance to find out why your competitors are offering the product. Enhance your game-winning strategy for expanding your market by utilizing this "too good to be true" residential loan product. This loan product is guaranteed by the USDA, which permits lenders to provide 102% LTV loans with no mortgage insurance, no down payment and no cash reserves. Streamlined processing is available: no verification of rent and no documentation on derogatory credit with FICO at 620 or above. The product has no mortgage cap, allows flexible repayment ratios

and has no limitation on the source of closing costs. The loan can be offered to moderate income families in areas determined rural by Rural Development.

1:30 PM – 3:30 PM ★ *Two (2) CE Credits*
**HOW TO MAKE A FORTUNE AS A
 WHOLESALE ACCOUNT EXECUTIVE**

**Bill "The Coach" Sparkman,
 Sales Trainer, Coach and
 Motivational Speaker**

This seminar is designed for all wholesale account executives, managers and affiliates. Enjoy Bill's "clipboard style" of educating as he explains how to define and find today's top producers, work a trade show booth that creates instant opportunities and how to do less selling and more "solving." "What's your niche?" Bill will provide the top three answers to this question. "The Coach" will also provide answers to how you can become a resource to your broker by putting a stop to "adding value." As one of America's top sales trainers and motivational speakers, Bill Sparkman in not to be missed!

1:30 PM – 2:30 PM ★ *No (0) CE Credits*
**ADVANCED TECHNICAL SOLUTIONS
 FOR THE MOVERS, THE SHAKERS
 AND THE MONEY MAKERS**

**Joseph M. Budetti,
 Founder and CEO, UNETA®**

You're only one person and you're on a limited budget. How can you get the most advanced, integrated productivity tools available so that you can out-produce, out-service and out-EARN your competition? Simple! Come spend some time with Joseph M. Budetti, Founder and CEO of UNETA®, Inc. and let him show you how he used radical new technology to create an integrated business system. Mr. Budetti grew his company to be listed #155 on INC. Magazine's 2006 list of the 500 fastest growing private companies in America. Watch as he demonstrates the latest in integrated office productivity solutions used by UNETA® on a daily basis.



1:30 PM – 3:30 PM ★ *Two (2) CE Credits*
**THE CHANGING FACE OF LENDING
 & MARKETING STRATEGIES**

**Brian Monaco,
 Business Development Manager,
 Silver Hill Financial**

Discover simple yet effective ways to find new clients and review specific marketing strategies for reaching

prospects. This course will explore the many factors that have led to a market ripe with opportunity. These factors include demand, Wall Street, the hybrid residential-commercial concept, consumer acceptance and a slowing residential market. A comparison of underwriting methods will be reviewed, along with program features, borrower profiles and the role of the mortgage broker. Attendees will explore the opportunities of the small-balance commercial market by learning more about marketing and sourcing business in this exciting niche. From understanding niche lending to building a brand with active marketing, this course will explain how to leverage existing client relationships for small-balance deals. Take a look at building on existing referral networks with professionals such as Realtors®, contractors, appraisers, financial advisors and banks.



1:30 PM – 5:30 PM ★ No Credits – Just Fun!
FAMB'S "DIE HARD" ANNUAL VOLLEYBALL TOURNAMENT

Now is the time to start practicing your spikes, assists, serves and blocks for the FAMB Annual Volleyball Tournament. The grounds of the Rosen Shingle Creek Resort will be converted to volleyball courts for fun in the sun! Last year's challenge was cancelled due to rain and lightening, leaving no time for a winning team to emerge. If the weather is with us, this year's single-elimination tournament will be a fight to the end for the trophy and title. The winning team, and still reigning champion, of the 18th tournament is the Central Chapter. Rest assured they will show up ready to defend their title! Professional referees will be at the center lines as spectators enjoy libation, soft drinks, water misters and lots of friendly competition!

3:00 PM – 4:00 PM ★ No (0) CE Credits
REDUCE DENIALS AND CLOSE HIGHER QUALITY DEALS: BORROWER-CENTRIC TECHNIQUES FOR RAISING THE ELUSIVE FICO WITH DEAL MAKER

Ron Litt,
President Market Kinetix

Credit scoring is so confusing that even the most well-intentioned loan officers often mislead their clients

with inaccurate advice. This session explains the credit scoring process, outlines common misconceptions and arms you with surprising information that can distinguish you as a unique, incomparable industry expert. Mr. Litt will also discuss how, with the help of **Deal Maker** — a patented and inexpensive pay-per-use solution, you can provide your borrowers a simple, accurate plan of action. With the help of Deal Maker, you'll be able to take the guesswork out of credit scoring and explain to your borrowers exactly what they can do to achieve their target credit score in the shortest time possible. This is a can't-miss event for anyone looking to close more deals!



6:00 PM – 8:00 PM ★ No (0) CE Credits
FAMB '80s ARCADE NIGHT
Rosen Shingle Creek Resort

The games don't end with the volleyball tournament! The Rosen Shingle Creek will host FAMB's 80s Arcade Night. Remember the days of hanging out in movie theater lobbies, pizza joints and shopping malls — addictively slipping quarter after quarter into the slots for the rush to get to the next level of your game of choice? Well, now you can take it "to the max" as you become reacquainted with such gnarly arcade classics as Donkey Kong, Centipede, Missile Command and Ms. Pac-Man. We didn't forget to include foosball and pool tables. "Don't have a cow" if games aren't your thing! There will be libation and plenty of camaraderie for those who would rather watch the action.



FRIDAY

8:00 AM – 5:30 PM ★ Eight (8) CE Credits
THE ABCs OF FHA

FHA loans provide another financing opportunity to expand your customer base. This 8-hour course will guide you through the origination process. Review case studies, calculate loan amounts, review property reports, refinance transactions and credit analysis. Learn marketing concepts to reach the FHA customer. You will be provided with a 280-page manual, which incorporates

Friday's schedule is jam-packed with continuing education and breakout sessions presented by some of our specialty lenders. The



FAMB Top Gun Tradeshow takes off today! Make sure you're on the flight deck as doors open at 10:00 a.m. We "pity the fool" who misses today's "The A-Team" Lunch, sponsored by

National City Mortgage! The '80s will come alive tonight at the FAMB TV Awards Dinner and Gala. This totally awesome event will feature FAMB's version of the MTV Awards. Take a trip "Back to the Future" with FAMB. Get "Footloose," do some "Dirty Dancing," and enjoy some "Cheers!" Of course, '80s fashion is welcome and encouraged.

See page 11 for Friday At-a-Glance listing.



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up-to-date regulations. Included also is a full copy of 4155.1 Rev-5, FHA Mortgage Credit Analysis Handbook. Important HUD Mortgage Letters for regulatory compliance, contact numbers, website information and FHA forms and worksheets are provided. (This course starts at 8:00 a.m., breaks at 12:00 Noon for lunch and resumes at 1:30 p.m. If you purchased a full convention registration package or a member education pass, lunch is included. You must reserve a seating ticket for the lunch.)

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
SMALL COMMERCIAL LENDING FOR RESIDENTIAL MORTGAGE BROKERS

During this four-hour session the instructors will cover the basics of the commercial loan application, acceptable collateral and prescreening of the borrower or guarantor. The course covers compliance issues pertaining to commercial lending and laws such as FIRREA. Participants will analyze (NOI) net operating income, debt service coverage ratios and capitalization. The last part of the course guides you through the development of a plan for entering the commercial lending arena.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
UNDERSTANDING AND REVIEWING APPRAISALS
– A Radian Guaranty Course

In the loan approval process, the security for the loan is of utmost importance. During this course participants will identify the various approaches utilized in valuing property, learn how to read the Uniform Residential Appraisal for residential, small residential income properties, PUDs and condominiums. The automated property appraisal will also be reviewed based on Fannie Mae and Freddie Mac criteria. Be prepared and knowledgeable when your underwriter asks questions of you concerning your client's property appraisal.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
NAVIGATING INTERSTATE F.S. 494

Navigate with FAMB through the nuances of the Florida Mortgage Brokering and Lending Act. If you are brokering loans or funding mortgages as a lender, you cannot afford to miss our course. Instructors will

guide attendees through the law while reviewing the rules pertaining to each section of the law. Our overhead sections provide an outline and reference that can be used as a guide later. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
FUNDAMENTALS OF THE MORTGAGE LOAN PROCESS
– A Radian Guaranty Course

Technology has provided improvements and advancements to the mortgage application process. However, the basic process leading to loan approval still remains the same. Verifications and documentation remain an important part of the loan approval process. During the course you will review the loan cycle and the roles and responsibilities of the loan processor — review the loan application, verifications of income and assets, alternative documentation and lastly pre-underwrite the loan.

8:00 AM – 12:00 NOON ★ Four (4) CE Credits
RESPA: UNDERSTANDING THE LAW AND DISCLOSURES

All residential transactions require compliance with the Real Estate Settlement Procedures Act. Discover when disclosures must be furnished and determine who is responsible for providing those disclosures. This course will guide you through the entire act and its Regulation X. Do you know if your firm might be in violation of Section 8 of RESPA? Several large realtor firms, mortgage companies and title companies have been sanctioned in 2005 & 2006 for violations. The RESPA workbook includes copies of the act and regulation. Policies 1996-1, 2, 3 covering sham businesses, CLOs and retaliation along with Policy 2001 covering yield spread premiums are also included.

8:00 AM – 10:00 AM ★ Two (2) CE Credits
OPTIONS AND OPPORTUNITIES IN A CHANGING MARKET

Deborah Haynes, eMagic and Donna Stephens, MGIC

Discover the power of options in this stimulating seminar! What you KNOW and OFFER can set you apart from your competition in a changing market. Explore



how tax-deductibility affects loan options you provide to borrowers and how technological tools improve automation of the origination process. Generate more business by strategically using technology to attract and retain your customers. Make plans to attend this course and start banking on these opportunities!

9:00 AM – 10:00 AM ★ No (0) CE Credits
SIMPLIFYING THE TRANSITION FROM BROKER TO BANKER WITH TECHNOLOGY
Joe Puthur, Ellie Mae



Whether you are a mortgage banker, correspondent lender, credit union or a mortgage broker considering a move into banking, this session is for you! The appeal of added premiums and greater control is drawing many brokers to make the transition to become bankers. However, there is a lot more to becoming a banker than securing a warehouse line. Thankfully, loan origination systems such as Encompass Banker Edition and Encompass Custom Edition make it easy for today's mortgage bankers to effectively manage and grow the business. Learn how loan origination systems can help the banker's business processes and how Encompass can manage the transition before, during and after your move from broker to banker.



10:00 AM – 4:00 PM
2007 FAMB TOP GUN TRADESHOW

Admission is included with a full convention registration package or education pass.

Top Gun: *One who performs at the pinnacle of professional ability; one who is the best at what one does.* If you "feel the need for speed," then be sure to "Cruise" into our Top Gun Tradeshow. Once again, FAMB's annual tradeshow promises to be a ride to remember. Make sure you're on the tradeshow flight deck by 10:00 a.m. Friday and Saturday, when doors open. Map out your flight plan to "buzz the towers" of over 300 vendors. You'll earn your wings as you make your way through more than 105,000 square feet of exhibit space. Find a new lender, service provider, technology firm or perhaps visit with new friends and old acquaintances during our tradeshow.

10:00 AM – 12:00 NOON ★ *Two (2) CE Credits*
**REACH MORE BORROWERS
WITH FANNIE MAE'S
MORTGAGE PRODUCTS AND
TECHNOLOGY TOOLS**

– *Fannie Mae*

In this session, you will learn how a variety of Fannie Mae mortgage products and options can solve your most challenging business needs and clients' demands. Fannie Mae's newest products offering — interest-only and 40-year mortgages — provide flexible and affordable solutions for borrowers who may want to refinance out of an option ARM or a 2/28 ARM. Fannie Mae's flagship mortgages — MyCommunityMortgage™, Flex 97® and Flex 100™ — and their newest enhancements can also help your most challenged borrowers achieve the dream of home ownership. With the power of Desktop Originator® (DO) at your fingertips, you can generate more loans, gain a competitive edge in the marketplace, boost profitability and enhance customer service and satisfaction. If you want to grow your business, work more effectively with your sponsoring lenders, improve your efficiency and your competitive edge, don't miss this breakout session.

10:30 AM – 11:30 AM ★ *No (0) CE Credits*
**THE SMALL-BALANCE
COMMERCIAL MARKET**

Brian Monaco,
Business Development Manager,
Silver Hill Financial



The small-balance commercial market is a fascinating and evolving segment of the mortgage banking industry. This introductory course features an overview of the small-balance commercial market including industry basics, common property types and sample transactions. Brian Monaco will examine market characteristics and drivers, with issues ranging from size and standardization to secondary market limitations and the state of industry innovation. Finally, the range of small-balance commercial originators will be reviewed — from large banks to private money lenders.

12:00 NOON – 1:30 PM
LUNCH – FAMB: "THE A-TEAM"
Sponsored by National City Mortgage

FAMB's Executive Committee is "The A-Team." Join your leaders for a delicious luncheon and state updates.

Your committee has been extremely



busy this year, working with Florida's Department of Financial Services and FAMB's legal counsel to influence legislation aimed at mortgage brokers.

Note: Lunch is included with a full convention registration package or the member education pass. Only those who specify "Yes – Will Attend" will receive a ticket for this lunch. A la carte tickets are also available at \$55 each.

1:30 PM – 5:30 PM ★ *Four (4) CE Credits*
HOW TO SURVIVE AN AUDIT
– *Office of Financial Regulation*

Are you ready for your FS494 audit? Chapter FS494, the Mortgage Brokering and Lending Act, governs your business activities. Audits of your records are inevitable. Are you completely confident about what to expect during an audit? Do you understand the process? Representatives from Florida's Office of Financial Regulation will provide you with an in-depth review of what happens during an audit. After you complete this session, you will be prepared for an audit as well as informed of the department's procedures for reviewing your files. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

1:30 PM – 5:30 PM ★ *Four (4) CE Credits*
**THE NUTS AND BOLTS
OF TRUTH IN LENDING**

You may not be a lender, but depending on your correspondent relationship with your lender, you may need extensive knowledge of TIL and its Regulation Z. Questions that will be answered during this session are: What is a HOEPA (Section 32) loan? What defines it? What is rescission? Can you quote a simple rate, but not quote the APR? What are the components of the APR? Study this and more during our class. You'll be working with copies of the law, its regulation and commentary as part of the course handout.

1:30 PM – 3:30 PM ★ *Two (2) CE Credits*
**HOW TO CREATE OR
RE-CREATE A PROFITABLE
MORTGAGE COMPANY**
Bill "The Coach" Sparkman,
Sales Trainer, Coach and
Motivational Speaker

This session is for mortgage company

8:00 AM • *8 CE*
The ABCs of FHA

8:00 AM • *4 CE*
Small Commercial Lending for Residential Mortgage Brokers

8:00 AM • *4 CE*
Understanding and Reviewing Appraisals
– A Radian Guaranty Course

8:00 AM • *4 CE*
Navigating Interstate F.S. 494

8:00 AM • *4 CE*
Fundamentals of the Mortgage Loan Process – A Radian Guaranty Course

8:00 AM • *4 CE*
RESPA – Understanding the Law and Disclosures

8:00 AM • *2 CE*
Options and Opportunities in a Changing Market
– *eMagic*

9:00 AM • *0 CE*
Simplifying the Transition from Broker to Banker with Technology
– *Ellie Mae*

10:00 AM
FAMB Top Gun Tradeshow
Ticket is good for both days of the show.

10:00 AM • *2 CE*
Reach More Borrowers with Fannie Mae's Mortgage Products and Technology Tools
– *Fannie Mae*

10:30 AM • *0 CE*
The Small-Balance Commercial Market
– *Silver Hill*

12:00 NOON
Lunch – FAMB: "The A-Team"
– *Sponsored by National City Mortgage*

1:30 PM • *4 CE*
How to Survive an Audit
– *Office of Financial Regulation*

1:30 PM • *4 CE*
The Nuts and Bolts of Truth in Lending

1:30 PM • *2 CE*
How to Create or Re-Crete, A Profitable Mortgage Company
– *Bill "The Coach" Sparkman*

1:30 PM • *0 CE*
Increase Your Revenue and Client Base by Marketing Subdivision Construction Loans
– *IndyMac*

1:30 PM • *0 CE*
Running Your Own Mortgage Broker Business: Strategies for Increased Control and Income while Reducing Compliance Risks
– *Equilliance*

1:30 PM • *0 CE*
ABC's Home Asset Advisor Program: Building Originations for Life
– *American Brokers Conduit*

8:00 PM
FAMB TV Awards Dinner and Gala
(Reception 7:00 PM Preceding Event)



owners and managers. Enjoy Bill's "clipboard style" of educating as he explains how to keep top producers once you get them and how to create structure, direction and accountability for your loan officers. Bill will provide insight for owners and managers in building a top-producing sales team. Topics will include the top 5 interview questions to separate contenders from pretenders, the ultimate, off-the-shelf training program for new loan officers and the number one recruiting tool that will make commission splits secondary when interviewing. As one of America's top sales trainers and motivational speakers, Bill Sparkman is not to be missed!

1:30 PM – 2:30 PM ★ No (0) CE Credits

INCREASE YOUR REVENUE AND CLIENT BASE BY MARKETING SUBDIVISION CONSTRUCTION LOANS

Grace Soueidan,
Chief Operating Officer, Professional Builder Lending, Indymac Bank

The subdivision construction loan business is an \$88 billion-plus market. Join Indymac Bank and learn how you can meet the growing needs of builders of small subdivisions.



Infill subdivision projects are becoming more popular as the supply of land becomes more constrained. Learn how you can leverage your experience and start funding loans today! This presentation will explore the "3 Rs" of relationship lending: 1) *Revenue*: Have a consistent rewarding income and "roller coaster ride" no more. 2) *Referrals*: Get business to come to you without advertising, buying leads or buying doughnuts. 3) *Repeat Business*: Have your customers come back again and again!

1:30 PM – 2:30 PM ★ No (0) CE Credits

RUNNING YOUR OWN MORTGAGE BROKER BUSINESS: STRATEGIES FOR INCREASED CONTROL AND INCOME WHILE REDUCING COMPLIANCE RISKS

– **Equilliance Shared Services**

Managing your own mortgage company has many advantages such as more control, more flexibility and more income. Unfortunately, the risks, complexities and overhead costs easily outweigh the advantages. Owning a mortgage company is usually less profitable than focusing on your own



personal production. This presentation will explain the challenges of running your own mortgage company and offer strategies to avoid common problems. Topics will include managing compliance, lender agreements, preventing fraud, small business accounting, reducing overhead and human resources management.

1:30 PM – 2:30 PM ★ No (0) CE Credits

ABC's HOME ASSET ADVISOR PROGRAM: BUILDING ORIGINATIONS FOR LIFE

– **American Brokers Conduit**

Mortgage planning is a revolutionary

force in the mortgage industry, placing the loan officer in an advisory role with his or her clients. Integrating the mortgage into the financial planning process



is the purpose of mortgage planning. Attendees of this session will learn how ABC's Home Asset Advisor Program can be the foundation of a thriving mortgage planning business. The program can generate a recurring income stream years into the future and can increase career satisfaction among participants.



We make home possible™



8:00 PM – 11:00 PM

FAMB TV AWARDS DINNER AND GALA

Sponsored by **Fannie Mae and Freddie Mac**

"You like me! You really, really like me!"

— Sally Field, 1984 Oscar Acceptance Speech



Don't be surprised if you spot some of your favorite '80s idols walking the

red carpet at our FAMB TV Awards Dinner and Gala. The '80s will come alive with the smell of Aqua Net, the sight of paparazzi cameras, the sounds of Madonna and Bon Jovi, the feel of shoulder pads and finally, the taste of "Red, Red Wine."

The '80s was the decade of excess. Everything was bigger and everyone wanted more, more, more ("Greed is good.") The more accessories, the better. The bigger the hair, the better! To celebrate FAMB's love of the '80s, take part in the fun by dressing in your finest '80s fashion — anything from parachute pants to three polo shirts at once with the collars turned up! If you'd rather take the conservative route, black-tie optional is always fashionable.

Join "The A-Team" Executive Committee at 7:00 p.m. for the welcome reception prior to the dinner and gala. Get ready for an evening of live entertainment you will not soon forget, thanks to our gracious sponsors

Fannie Mae and Freddie Mac.

Note: You must reserve a ticket for this event. If you purchased a full convention registration package, there is no additional charge. If you are going to attend the FAMB TV Awards Dinner and Gala, you must indicate "yes – will attend" in order to receive an admission ticket. A la carte tickets may be purchased for \$95.

SATURDAY

9:00 AM – 1:00 PM ★ Four (4) CE Credits
NAVIGATING INTERSTATE F.S. 494

Navigate with FAMB through the nuances of the Florida Mortgage Brokering and Lending Act. If you are brokering loans or funding mortgages as a lender, you cannot afford to miss our course. Instructors will guide attendees through the law while reviewing the rules pertaining to each section of the law. Our overhead sections provide an outline and reference that can be used as a guide later. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

9:00 AM – 1:00 PM ★ Four (4) CE Credits
RESPA: UNDERSTANDING THE LAW AND DISCLOSURES

All residential transactions require compliance with the Real Estate Settlement Procedures Act. Discover when disclosures must be furnished and determine who is responsible for providing those disclosures. This course will guide you through the entire act and its Regulation X. Do you know if your firm might be in violation of Section 8 of RESPA? Several large realtor firms, mortgage companies and title companies have been sanctioned in 2005 & 2006 for violations. The RESPA workbook includes copies of the act and regulation. Policies 1996-1, 2, 3 covering sham businesses, CLOs and retaliation along with Policy 2001 covering yield spread premiums are also included.

9:00 AM – 1:00 PM ★ Four (4) CE Credits
HOEPA - SECTION 32: FLORIDA'S FAIR LENDING LAW AND THE PRIVATE INVESTOR

Do your loan fees and costs trigger HOEPA? If they do, you also have triggered the prohibitions under Florida Fair Lending Act. Unless you know the definitions under Federal law, you may be asked to buy back the mortgage you funded or if you're brokering the loan, you may be asked to reduce your fees. The penalties for violating the disclosures or including prohibited terms in the mortgage are extensive. Analyze Florida's pre-consummation disclosure, the law's prohibitions and limitations, as we compare Florida law with the Federal requirements. Do you know that

the Private Investor (non-institutional lender) is also covered under both state and federal law? If you occasionally place mortgages with the private investor (non-institutional investor), this course is mandatory. When you finish this seminar you will have a full understanding of the law and the consequences for not complying. During our case studies you will analyze the H-15 triggers and costs to determine if a transaction triggers the law and disclosure requirements. Florida Fair Lending is part of FS494 and qualifies for license renewal. A four-hour course covering FS494 is required in order to qualify for broker re-licensing in 2007 and originator/principal representative continuing education for 2008.

9:00 AM – 1:00 PM ★ Four (4) CE Credits
SHEDDING THE LIGHT ON CREDIT SCORING

What is that mysterious score on your client's credit report? How does it affect the loan package and options available to your client? Spend four hours in a concise course designed to help you understand the credit scoring process while analyzing various repositories' scoring and lenders' credit scoring guidelines. You'll also cover the National Credit Score Disclosure — who furnishes the disclosure and when.

9:00 AM – 1:00 PM ★ Four (4) CE Credits
REVERSE MORTGAGES

Explore a new opportunity for you and your business. The senior population of the United States is growing and demanding income in their latter years. The Reverse Mortgage is the answer. This seminar will allow you to understand the reverse product, while explaining the process needed to close the transaction. Federal and lender guidelines will be reviewed. The Home Equity Conversion Mortgage (HECM) product is the wave of the future.

9:00 AM – 11:00 AM ★ Two (2) CE Credits
CHANGING STRATEGIES FOR A CHANGING MARKET: STOP SURVIVING AND START THRIVING
Bill "The Coach" Sparkman, Sales Trainer, Coach and Motivational Speaker

This session is for loan officers who are ready to win! Learn about the one decision that makes all the difference

There is still time to attend an array of education seminars as our convention and tradeshow come to an end. This is the perfect time to complete your 14 hours of required continuing education! License renewal deadline for mortgage brokers is August 31, 2007. CRMS Training is also available to those pursuing the highest degree of professionalism in the mortgage industry. Don't forget to visit our FAMB Top Gun Tradeshow before heading home. Doors open at 10:00 a.m. and close at 4:00 p.m.

9:00 AM • 4 CE
Navigating Interstate F.S. 494

9:00 AM • 4 CE
RESPA: Understanding the Law and Disclosures

9:00 AM • 4 CE
HOEPA - Section 32: Florida's Fair Lending Law and the Private Investor

9:00 AM • 4 CE
Shedding the Light on Credit Scoring

9:00 AM • 4 CE
Reverse Mortgages

9:00 AM • 2 CE
Changing Strategies for a Changing Market, Stop Surviving and Start Thriving – Bill "The Coach" Sparkman

10:00 AM
FAMB Top Gun Tradeshow
Ticket is good for both days of the show.

11:00 AM • 0 CE
Certified Residential Mortgage Specialist Training



between winning and losing in the loan business and get ready to find better customers — fast, easily and affordably! Enjoy Bill's "clipboard style" of educating as he explains how to protect your income in a volatile market and close every time by using the right sales skills. Attendees will gain insight to increase purchase business in a down market — without realtor referrals — and Bill's "How-To System" to generate a new, closable loan a day. As one of America's top sales trainers and motivational speakers, Bill Sparkman in not to be missed!

10:00 AM – 4:00 PM

2007 FAMB TOP GUN TRADESHOW

Admission is included with a full convention registration package or education pass.

Top Gun: One who performs at the pinnacle of professional ability; one who is the best at what one does. If you “feel the need for speed,” then be sure to “Cruise” into our Top Gun Tradeshow. Once again, FAMB’s annual tradeshow promises to be a ride to remember. Make sure you’re on the tradeshow flight deck by 10:00 a.m. Friday and Saturday, when doors open. Map out your flight plan to “buzz the towers” of over 300 vendors. You’ll earn your wings as you make your way through more than 105,000 square feet of exhibit space. Find a new lender, service provider, technology firm or perhaps visit with new friends and old acquaintances during our tradeshow.

11:00 AM – 1:00 PM ★ No (0) CE Credits

CERTIFIED RESIDENTIAL MORTGAGE SPECIALIST TRAINING



Would you like to become designated as a CRMS? The NAMB has developed a rigorous certification program to recognize brokers who have attained the highest levels of professional expertise. This National Certification seminar will provide you the opportunity to prepare for the Certified Residential Mortgage Specialist (CRMS) exam. Your instructor will share test-taking strategies and study resources which will help you achieve peak performance on the exam. You will also review sample questions similar to those which appear on the CRMS exam. This two-hour session will demystify the exam process and bring you closer to your goal of attaining a NAMB certification.

HOTEL INFORMATION

Reservations MUST be made online (famb.org/convention.asp) or by phone in order to receive FAMB’s group discount rate. Rosen Shingle Creek Resort reservations: 866/996-6338.

To take advantage of the special FAMB Convention rates, book your reservations by **June 7, 2007**. FAMB cannot guarantee rates and availability at the Rosen Shingle Creek Resort. Any reservation, which includes Friday, July 13, 2007, will require a two-night minimum stay; there are no exceptions to this policy.

Please be advised that Rosen Shingle Creek is a smoke-free environment in all indoor public areas and guest rooms!



PLEASE READ:

- ▶ A two-night minimum stay and deposit is required for each reservation.
- ▶ All cancellations must be received in writing to Jeanette Waits via e-mail or fax. Jeanette Waits, Coordinator, Rosen Shingle Creek Resort
E-Mail: jwaits@rosenshinglecreek.com Phone: 407/996-9717 Fax: 407/996-3157
- ▶ Cancellations or changes in room nights made less than 30 days prior to arrival will result in forfeiture of deposit.
- ▶ The two-night minimum stay will apply to all cancellations, changes and or early departures.
- ▶ More than one room per name must be changed 60 days prior to arrival. If names are not changed prior to the 60-day deadline, the reservations will be cancelled and deposits refunded.

Note: Early Check-In or Late Check-Out may be at a different rate than the group rate. Group rates are available 3 days pre- and post-convention.

TERMS AND CONDITIONS & CANCELLATION POLICY:

- ▶ **30-Day Cancellation Policy** – You must cancel your reservations 30 days prior to arrival to receive a refund of the two-night deposit. Cancellations made after the 30-day deadline will result in forfeiture of any and all deposits.
- ▶ **Authorization Process** – At time of reservation, a two-night’s room and tax deposit will be processed on your credit/debit card. Please be aware that a charge on a debit card will remove funds from your bank account at that time.
- ▶ **Upgrades and Special Requests** – Any suite upgrade request must go through Troy Shoemaker direct and will be approved only through Florida Association of Mortgage Brokers. Special requests including king beds, connecting rooms, etc. are not guaranteed and will be granted based on availability on the day of arrival.
- ▶ **Taxes** – All rooms are subject to a lodging tax at 12.5%.
- ▶ **Check-In Time** – After 3:00 p.m.
- ▶ **Check-Out Time** – 11:00 a.m.

HAVE YOU SATISFIED THE STATE’S CONTINUING EDUCATION REQUIREMENTS?

The Mortgage Brokerage and Lending Act, Chapter 494 of the Florida Statutes, requires that individuals covered under the act must complete fourteen hours of continuing education each biennium. Four of those hours must include education covering the statute.

Business licenses are renewable on the even years and individual licenses are renewable on odd years. Mortgage Brokers must complete their education by August 31, 2007. The principal representative as well as all registered originators working for a licensed lender must complete their education

requirements by August 31, 2008.

During the convention the association is offering three courses that satisfy the FS494 requirement. These courses are: Navigating Interstate FS494, How to Survive and Audit and HOEPA – Section 32: Florida’s Fair Lending Law and the Private Investor.

Rules 69V-40.0271: Continuing Education Requirements for Mortgage Brokers, Loan Originators and Principal Representatives:

(9) The continuing education requirements are waived for the license

renewal of the mortgage broker for the biennial license period in which the individual became licensed as a mortgage broker.

(10) The continuing education requirements for the principal representative are waived for the license renewal of the mortgage lender, correspondent lender or mortgage lender pursuant to the savings clause, for the biennial license period in which the principal representatives completes the 24 hours of classroom education...passed a written test etc.



2007 FAMB ANNUAL PAC GOLF TOURNAMENT

July 11, 2007

Registration opens 7:00 a.m.
 Putting Contest 7:30 a.m.
 Shotgun Start 8:30 a.m.
 Format: Two-Man Scramble



You've been given "fair way" warning. Rosen Shingle Creek Golf Club is not just golf... It is a golf experience. The future of your best golf game may just be waiting on the sandy banks of the historic Shingle Creek, where stories of the past bubble mysteriously beneath the silken black waters. Experience it for yourself — the natural beauty and joy of the game in true Florida style. Enjoy an historical, lush and natural setting for golf the Shingle Creek way.

Start your day with "GOOD MORNING GOLFERS," a continental breakfast to get you going. While you're out on the greens, the beverage carts will be making the rounds. Be sure to stick around after the tournament to join the other players for refreshments and munchies during our Awards Reception.



The day starts with bagels, Danish and coffee. Come early and join the putting contest. Shoot a few balls at the range. Perhaps you'll shoot the longest drive. You will also have a shot at winning the straightest drive, being the closest to the pin or possibly finishing as a winner of the par three hole-in-one contests.

Tournament proceeds benefit the FAMB PAC Fund. Cost for a full day of play, food and libation is \$99. Arrange a foursome if you wish or we can pair you with a group. Sign up online or mail in the registration form with your check.

Dress: Golf attire is requested. No denim or shirts without collars. Shorts must be Bermuda length. No metal spikes may be used.

SIGN US UP FOR THE TOURNAMENT!

If registering a foursome, please show all four names and show the contact person in charge of your group. If each party in the foursome is paying separately, please complete a separate charge authorization or mail the form and authorizations together. Follow the same procedures for checks. You may also register online. Be sure to show the names of the players in your foursome and their handicaps.

Contact Name		Phone #	
Address		City	State
Player 1	Handicap	Player 2	Handicap
Player 3	Handicap	Player 4	Handicap

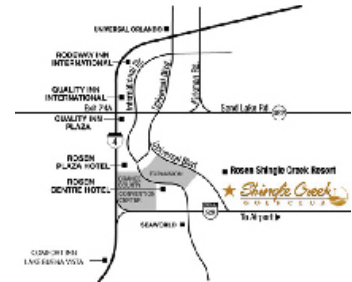
PAYMENT INFORMATION

\$ _____ is enclosed (_____ players @ \$99 each)

PAYMENT: Check

Account Number _____ Expiration date _____

Print Name on Card _____ Signature _____



DIRECTIONS:
Your Next Great Golf Experience is Conveniently Located, Easy to Find and Impossible to Forget

From Orlando International Airport:

West on Highway 528 (BeeLine Expressway) approximately 7 miles to exit 2, Universal Boulevard. End of exit, right on Universal to main entrance on immediate right.

From I-4:

East on Highway 528 (BeeLine Expressway) past International Drive exit 2, Universal Boulevard. End of exit, left on Universal to main entrance on right.

Pay online at www.famb.org or mail to FAMB: 1292 Cedar Center Drive — Tallahassee, Florida 32301
 Phone (800) 289-9983

DON'T STAND IN LINE

REGISTER ONLINE

www.famb.org

TOP GUN TRADESHOW

FAMB Annual Tradeshow

JULY 13 AND 14, 2007

Rosen Shingle Creek Resort • 9939 Universal Boulevard, Orlando, Florida 32819

The 2007 FAMB Top Gun Tradeshow will be open Friday and Saturday from 10:00 a.m. to 4:00 p.m. each day. Admission is included with a full convention registration package or education pass.

Top Gun: *One who performs at the pinnacle of professional ability; one who is the best at what one does.*

If you "feel the need for speed," then be sure to "Cruise" into our Top Gun Tradeshow. Once again, FAMB's annual tradeshow promises to be a ride to remember. Make sure you're on the tradeshow flight deck by 10:00 a.m. Friday and Saturday, when doors open. Map out your flight plan to "buzz the towers" of over 300 vendors. You'll earn your wings as you make your way through more than 105,000 square feet of exhibit space. Find a new lender, service provider, technology firm or perhaps visit with new friends and old acquaintances during our tradeshow.

DIRECTIONS: From Orlando International Airport: West on Highway 528 (BeeLine Expressway) approximately 7 miles to exit 2, Universal Boulevard. End of exit, right on Universal to main entrance on immediate right. **From I-4:** East on Highway 528 (BeeLine Expressway) past International Drive exit 2, Universal Boulevard. End of exit, left on Universal to main entrance on right.

TRADESHOW: \$15 when pre-registered \$30 effective July 11, 2007
Attend both days or either day with one registration fee. through the tradeshow

Note: Children under the age of 16 will not be admitted to the tradeshow during show hours or during setup. There are no exceptions to this policy. Rolling suitcases may not be taken onto the tradeshow floor. The risk of injury from tripping over such items should be considered.

SOLICITING: Please note that while all meeting attendees are invited to the exhibition (tradeshow), any attendee who is observed to be soliciting business in the show aisles, public spaces, in another company's booth or found to be in violation of any portion of FAMB's Floor Security Policy will be asked to leave immediately. No admission refunds will be provided.

AVOID LONG LINES: Register ahead of time at www.famb.org
All courses and event tickets as well as tradeshow admissions may be purchased online at www.famb.org. Attendees who pre-register online by our **June 29, 2007** deadline will receive their badges by mail. Badges will be mailed to your address prior to the show. *This year we have arranged for online registration through 1:00 p.m. July 14, 2007. This will allow you to register, pay online and print your badges at the self-service terminals.*

NOT PRE-REGISTERING?

We will have a self-service Tradeshow-only/credit card-only computerized area with 10 terminals. In addition, we will have numerous attendant stations that will handle checks and cash payments and several express badge reprint stations. Education classes fill up fast and space is limited. Be sure to register early.



FLORIDA ASSOCIATION OF MORTGAGE BROKERS

1292 Cedar Center Drive
Tallahassee, FL 32301

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