



## **SCHEDULE OF 2010 MMLA CONFERENCE EVENTS:**

### **Sunday, August 1st**

**1:00 p.m. Golf Tournament @ Pohl Cat Shot gun start with scramble format**

Start your conference experience off with a round of golf on one of the finest courses in the state! Join your fellow MMLA colleagues to compete in this scramble for fun, drinks and (hopefully) sunshine. Prizes will be awarded at Monday night's President's dinner.

**5:00 p.m. Conference Registration Opens – Hotel Conference Entrance Desk**

**6:30 p.m. Opening Reception and Dinner, Pool Lawn**

Hit the ground running at this wonderful cocktail reception. We also have some laughs planned for you, with entertainment by Tom Lico - mortgage lender, title insurance rep and stand-up comic!!

### **Monday, August 2, 2010**

**8:00 a.m. Breakfast is served, registration desk and sponsor exhibits are open**

*All business sessions will take place in the Swan Creek Conference Room*

**8:30 a.m. – 8:45 a.m. Opening Announcements – *Hit the Ground Running***

**8:45 a.m. – 10:00 a.m. *The Pace of Market Changes***

By: Steve Richman, Genworth Financial

The Market Has Changed. Borrowers Have Changed. Have You? In this session, Steve will cover these points:

- \*Examining the US Consumer – They are not just borrowers, but have other concerns in their lives and we need to take a holistic view
- \*Giving a general market update - how can you create a growth business plan for yourself if you do not know what is going on in the market?
- \*Analyze your city demographics and homebuyer / consumer profile by zip code - an individual and customized tool to allow loan officers to see what type of people live where they work to make sure their specialty is applicable
- \*Discover free online tools and websites designed to help you track the trends in the marketplace
- \*Product Analysis - Once you get the borrower, you better have the product they need
- \*Differentiation - Customer Service is commonplace and you need something that will drive home what makes you unique and special
- \*Explore the new world of Social Marketing and discover if is right for you
  - ~What are the rules of the road for finding success on sites like Facebook, Twitter, ActiveRain, YouTube and more?
  - ~Understand the 4 "Must Haves" of any social marketing plan
  - ~How do these social marketing sites work together to help you spread your word across venues.

**10:15 a.m. – 11:00 a.m. *Keeping Up With Real Estate Trends***

By: Stuart Elsea, Real Estate One

Stuart will discuss the Real Estate Market Trends here in Michigan.

- What areas are moving for the purchase market?
- What price range for homes is moving quicker than others?
- Are more deals going cash or land contracts?
- Are multiple offers coming in on homes?
- What is the overall state of the real estate market here in Michigan?

**11:00 a.m. – 12:00 p.m. *Working Out Short Sales***

**By: Mark Bigelow, Short Sale Division**

In this session, Mark will discuss the basics of short sales and touch on loan modifications.

Short sales:

- What is a short sale?
- How does a short sale effect the seller, the buyer, the bank/lender ?
- How long does a short sale take on average?
- How successful is the short sale process overall?
- What are the problems that can occur with a short sale?
- Are there banks that are easier to deal with than others?

Loan Modifications:

- Who qualifies for a loan modification?
- What is the success rate of loan modifications?
- What documentation needs to be provided?
- Are their banks/lender easier to work with?
- How time consuming is a loan modification?
- What is the average length of time for a loan modification?

**Lunch break**

We have arranged for some of our sponsors to answer your questions one-on-one in a roundtable format. We will have representatives from: DocVelocity; Genworth Financial; IRR Residential – Reese Appraisal; Jaffe, Raitt, Heuer & Weiss, P.C.; and MSHDA. Freddie Mac and Fannie Mae representatives have also been invited. Spend your lunch break getting your questions answered and learning from others questions as well.

**1:15 p.m. – 2:00 p.m. *Going the Distance***

**By: John Hothckiss II, Fannie Mae**

John will discuss the latest developments and changes in the marketplace from Fannie Mae perspective. This session will give you the opportunity to ask Fannie Mae your questions. Hear about their changes, what they are seeing and where they think the industry will be tomorrow

**2:00 p.m. – 2:45 p.m. *The Power of the Legislature***

**By: Daniel Smith, Freddie Mac**

In this session, Daniel Smith will discuss the current legislative issues impacting the mortgage industry on the state and National level. He will also discuss the latest news from Freddie Mac and what all the changes will mean to lenders.

**3:00 p.m. - 4:30p.m. *The Strength of Government***

**By: Philip Caulfield, U.S. Department of Housing and Urban Development**

FHA loans are the hottest and most popular consumer product out there right now. Hear about the latest changes to the FHA lending programs. This is a must see session for everyone!

**6:30 p.m. *President's Dinner – Black River Room***

Enjoy a great cocktail reception and dinner with friends new and old.

**8:30 p.m. *MORBANPAC Auction***

We will be holding both silent and live auctions to raise funds for MORBANPAC, the political action committee of the MMLA. Bring your checkbook or credit card and pick up an item or two for this cause. Your winning bid will help ensure fair lending legislation in Michigan.

**Tuesday, August 3rd**

**8:00 a.m. – Breakfast buffet is served**

**8:30 a.m. – 9:30 a.m. *Tightening Our Belts***

**By: Corky Watts CMB, Garrett, Watts & Co.**

Corky is an “in-demand” speaker for business and management all around the country. He has built his company by helping mortgage lenders increase revenues, control costs, and better manage risk. His FOCIS-*plus* program is a comprehensive Review of your entire mortgage banking company. It’s a thorough and detailed analysis of all aspects of your business.

He looks at over sixty areas of your Finances, Operations, Controls, Interest Rate Risk, and Systems then scores each one and writes a narrative on changes you should consider. He also provides a set of management reports that act as an Early Warning System, and the Review shows specific ways you can increase revenues, control costs, and better manage risk. No matter how well things are going, he almost always finds ways to help his clients do better.

**9:30 a.m. – 10:30 a.m. *Don’t Sweat the Appraisals***

**By: Beth Graham, Graham Appraisals, John Meyer, John A. Meyer Appraisals, Nicole Nahodil CMB, Tranex Financial, and Anthony Reese, IRR Residential – Reese Appraisals LLC**

We have assembled a strong panel of appraisers to discuss the most pressing issues facing the lending and real estate communities. Presentations and open forum discussions will center around the new appraisal code of conduct issues that has changed the way we do business and the effect that comparative market data is having on underwriters from your local bank to Fannie and Freddie.

**10:45 a.m. – 12:00 p.m. *Running Through the Wall***

**By: Bill Rancic**

Several years after his introduction to America as Donald Trump’s original Apprentice, Bill Rancic continues his commitment to entrepreneurship throughout the country. Today, he is building businesses, seizing opportunities and sharing his views on how to succeed in business and in life.

Currently, Bill is developing real estate in Chicago, producing and appearing in several television programs and speaking to businesses and organizations on motivational and business topics. In this keynote session, Bill will discuss “Seizing opportunities: using challenging times to your advantage”.

Bill also regularly appears in The Board Room on NBC’s primetime show “The Apprentice.” He produces and stars in the A&E series “We Mean Business,” Style Network’s reality series “Giuliana and Bill” and is the executive producer of “Repo Man,” airing in January on Discovery Channel. He makes regular appearances on numerous daytime broadcast and cable television programs such as Today, The Tonight Show, The View and various CNBC programs to talk to viewers about business and entrepreneurship. He also regularly appears in many major national, regional and local print outlets throughout the country.

A published author, he wrote *Beyond The Lemonade Stand* to help educate and motivate young people worldwide about the value of money and how to leverage skills, talents and abilities at an early age. All proceeds from the sale of this book have gone to charity. *Beyond The Lemonade Stand* is the follow up to the New York Times best-selling book, *You’re Hired: How To Succeed In Business And Life From The Winner Of The Apprentice*, which chronicled Bill’s successful life, experience and proven advice.