



AMLA Annual Conference

June 9-11, 2013

DIAMOND SPONSORS:



AMLA Annual Conference – Blazing New Trails – June 9-11, 2013



Sunday, June 9

Registration

Stop by the registration desk between 3:00 PM and 5:00 PM to pick up your name tag and conference agenda.

4:30 PM – 6:30 PM No-Host Happy Hour

After you check in, join us in the newly renovated Conquistador Lounge for a drink.

Monday, June 10

Breakfast in the Sundance Café – vouchers provided

**8:00 AM Jannine Bielech – AMLA President
Annual Meeting, Introductions
and Conference Overview**

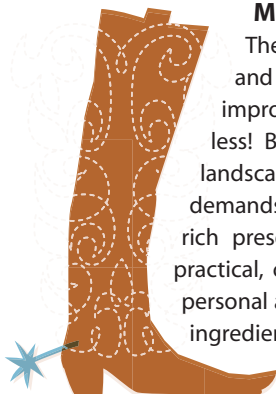
9:00 AM – 11:30 AM General Sessions

Session 1

**Grow with the Flow: Becoming a ‘Quick-Change’
Artist™**

**Keynote Speaker – Neil Dempster
MBA & RESULTant™**

The borrowers we serve expect it; new Federal and State regulations dictate it; and the continual improvement process demands it – do MORE with less! But how do we make this happen when the landscape keeps changing and when there are endless demands on our time? This fast-paced and content-rich presentation is guaranteed to provide you with practical, common-sense knowledge on achieving your personal and professional goals by concentrating on the ingredients that have the most influence on your success.



Monday, June 10 (continued)

Session 2

Loan Officer Compensation Final Rules and Ability to Repay

Ari Karen, Esq. & Bart Shapiro, Esq.

Law Offices of Offit Kurman & The Community Mortgage Lenders Association

This presentation will summarize the CFPB's recent rulemakings concerning ability to repay standards and loan officer compensation. From explaining the intricacies of high-cost loans and inclusion of affiliate compensation to understanding the practical impacts of expanded definitions of origination and the opportunities to pay subjective bonuses, lenders are being bombarded with information. This presentation will simplify the issues, highlight those of practical significance that can cause and require changes to lenders' businesses so as to provide them with a understandable and useful array of information to tackle the compliance challenges ahead.

11:30 AM – 1:00 PM Networking Lunch

Special Guest Speaker Invited – watch for more details

1:00 PM – 3:30 PM General Sessions

Session 3

Blazing New Trails – Realtor® Panel

Moderated by Fletcher Wilcox, Real Estate Analyst, Grand Canyon Title

A panel of top real estate agents will discuss the residential market and the following issues:

- What real estate agents are doing to reinvent themselves
- Consequences of a lack of inventory
- How the loan officer and real estate agent should work together to educate the consumer
- Qualifying the buyer before they step into the agent's car
- Improving the loan qualification process

THANKS TO OUR PLATINUM SPONSORS:

- Cherry Creek Mortgage
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- Marketline Mortgage
- MGIC
- Old Republic Title
- On Q Financial
- Title 365

Monday, June 10 (continued)

Session 4

Compliance 2013: Repurchase Demand, CFPB Audits & Fraud Recovery

James Brody, Esq., American Mortgage Law Group & The Community Mortgage Lenders Association

The Repurchase Landscape in 2013 and Beyond

A strategic overview of agency and investor loan buyback and make-whole projections in 2013 and beyond, where the market is moving, how the agencies and investors will use them as a tool to bolster balance sheets, the trickle-down effects of the resolution between Bank of America and Fannie Mae. Also discussed will be the recently announced changes by FHA to their buyback policies and procedures.

Consumer Finance Protection Bureau (CFPB) Mock Audits – The 7 Modules to Better Lending

This presentation will describe how mock audits will allow lenders to ensure they are compliant with the new rules and to prepare for visits or audits by CFPB in 2013. The audits consist of 7 modules that mirror the CFPB Examination Manual.

Fraud Recovery Mitigation for Post-Repurchase Resolutions

With the collapse of the housing market and resulting foreclosure crisis, lenders have often been unable to stave off repurchases and are left with large losses caused by fraud and/or negligence. In many cases these losses are in the hundreds of thousands of dollars. The presentation will discuss the ways in which a lender can use cost-effective litigation to recover, or in part, defray those losses.

5:30 PM – 6:30 PM

Diamond Sponsor, AppraisalTek Cocktail Party

Y'all are invited to mosey on up to the bar at the AppraisalTek saloon. Grab your hat and boots and giddy-up to their Wild West party!

6:30 PM – 8:30 PM Western Barbecue & Games

Bring your appetite for some hearty vittles. Then try your hand at calf roping, cow throwing, horse shoes, and some other wild and crazy games. Earn raffle tickets for **Diamond Sponsor, Corporate Job Bank's**, AMAZING GRAND PRIZE GIVEAWAYS.



Tuesday, June 11

Breakfast in the Sundance Café – vouchers provided

9:00 AM – 11:30 AM General Sessions

Session 5

What is Arizona 3.0?

Grady Gammage, Jr., Senior Research Fellow

Grady Gammage, Jr., is a part-time academic, practicing lawyer, author, sometime real estate developer, and elected official. In his guise as an academic, Mr. Gammage is a Senior Fellow at Arizona State University's Morrison Institute. His work there focuses on urban growth and development, quality of life, and local economic issues. He also acts as Special Advisor to the Consortium for the Study of Rapidly Urbanizing Regions and the Greater Phoenix 2100 projects.

So what's the deal with Arizona? What forces have shaped it into the sometimes quirky place it is today? If the first version of our state was about mining and resources, the second one was based on sunshine and cheap houses. What is Arizona 3.0?

Session 6

Don't Burst My Bubble

Tina Tamboeur, The Cromford Report

It's no secret that Phoenix has topped the nation in year-over-year price appreciation. This rapid appreciation has sparked nightmares of the 2004-2007 price "bubble" that burst in 2007, leading to a catastrophic drop of over 50% in home values. Are we headed to the same fate? Join us for a walk down memory lane and find out why things aren't always as they seem.

The Cromford Report is an online statistical resource for Realtor members of the Arizona Regional MLS. It was founded and developed by Mike Orr, an Oxford-educated mathematician, to help Realtors easily track supply, demand, price and the many moving parts of today's real estate market.



Conference Host Hotel

The Hilton Tucson El Conquistador Golf & Tennis Resort is a AAA Four Diamond property, located on 500 acres of serene, colorful desert terrain in the foothills of the Santa Catalina Mountains. Property facilities on site include two 18 hole and one 9 hole golf course, 30 lighted tennis courts, 3 outdoor swimming pools, 2 indoor racquetball courts, stables for horseback riding, the Elements Spa, and several restaurants, ranging from casual to fine dining. El Conquistador has 428 gorgeous guest rooms, including 92 suites, each with great views and a private terrace.



Conference Sponsorships

Contact Brenda Smith at (480) 861-2234 or Kathryn Christen at (480) 200-4646 for sponsorship information. You can visit our website at www.azmortgagelenders.com for all of your Conference information.

2013 AMLA Conference Registration

ONE registration form per attendee/guest, please.
Payment **MUST** accompany your registration form.

Name: _____ Name on badge: _____

Guest Name: _____ Name on badge: _____

Company: _____

Address: _____

City/State/Zip: _____

Daytime Phone: _____ E-mail: _____

For sponsors only – please complete the following information:

My company is a Diamond Sponsor

The registration form is for the person receiving the complimentary registration. Please register your guest (if applicable) on the "guest" line above.

My company is a Platinum Sponsor

The registration form is for the person receiving the complimentary registration. Please register your guest (if applicable) on the "guest" line above.

My company is a Gold Sponsor

The registration form is for the person receiving a discounted registration of \$99.00. Please register your guest (if applicable) on the "guest" line above.

- Early Member Registration (AMLA, SAMLA) \$269** per person before May 10
- Member Registration (AMLA, SAMLA) \$299** per person, May 11-31
- Nonmember Registration \$369** per person
- Guest Registration \$139.00** per person (includes breakfast on Monday and Tuesday, lunch and dinner on Monday)*

*Guest status is for non-industry attendees only. Note: Guests may not attend ANY conference function without registering.

\$50 Late Fee will be applied after May 31st _____

Total Amount: \$ _____

Method of Payment: Check Credit Card (VISA or MasterCard Only)

Credit Card # _____

Expiration Date _____ **V-Code** _____

Billing Zip Code for Card _____

Cardholder Name Printed _____

Send registration with check payable to AMLA to: 27460 N. Cardinal Lane, Peoria, AZ 85383 or fax with credit card information to 623.433.8941. No refunds after June 3, 2013. Cancellations must be in writing. **Questions?** Please contact the AMLA office at 623.433.8940 / amla@cox.net.

Contact the Hilton El Conquistador at 520-544-5000 to reserve your room. Our group rate is \$145.00. Mini suites are \$185.00, and casitas are \$225.00. This rate is guaranteed through May 13th.

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