

# SCHEDULE OF EVENTS

## MONDAY, NOVEMBER 3, 2014

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**GENERAL SESSION A: 8:45 a.m. - 10:00 a.m.**

### **PART A: WELCOME ADDRESS & ASSOCIATION UPDATES**

**Speakers: Lou Borsellino, Gene Tricozzi, & John L. Commons**

### **PART B: BREAKFAST BROKER ROUNDTABLE**

**Facilitators: Bonnie S. Nachamie, Esq., Irene Amato, & Deborah Robertson**

Open conversation on the issues facing the industry and what the association can do on a State & Regulatory front on its advocacy efforts. Bring your concerns and issues and discuss them amongst your colleagues. This is an opportunity to discuss the challenges and the successes of the mortgage broker.

*Topics for Discussion to Include:*

- Examination demands on small business (both in time and scope)
- Requirements imposed on brokers that are not codified in law or regulations
- The future expansion of the 3% cost and fees rule under QM
- Licensing time frames with DFS
- And so much more...

### **GENERAL SESSION B: REGULATORY UPDATES**

**10:15 a.m. - 11:45 a.m. Speaker: Rholda Ricketts**

- Topics of Discussion to Include:
- Examinations and requirements beyond the regulatory requirements that brokers can prepare for
- Time to respond to FDL
- Enforcement actions against brokers
- Approval process for Loan Originators and for branch
- licensing, moving offices, etc.
- Sub-prime lending rule and the regulatory relief that was provided
- Q& A Session

### **EXHIBIT HALL OPEN**

**12:00 p.m. - 2:00 p.m. Lunch with the Exhibitors**

Meet your Wholesale Lenders and learn about the many new products & services they have to offer. Lunch provided in the Exhibitor Hall.

### **GENERAL SESSION C: WHAT'S HOT & WHAT'S NOT**

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

#### **Part A: RESPA/TILA Integration**

**Speaker: Kevin T. Corcoran, Esq.**

- How will RESPA TILA Integration effect the broker world?
- What technology will you need?
- Will the broker or the lender be responsible for the preparation of the Initial combined GFE/TILA disclosure?
- What happens if the lender rejects the disclosure?
- Will consumers still have the benefit of choice and options of different whoelsale lender programs and pricing?

#### **Part B: Marketing Services Agreements**

**Speaker: Bonnie S. Nachamie, Esq.**

Do they work and are they Legal?

#### **Part C: Your Business Model**

**Speaker: Deborah Robertson**

Why the Consumer Financial Protection Bureau doesn't like the mini-corespondent model and what is the future mortgage broker busines model for success and compliance?

#### **Part D: The Non QM Marketplace**

Discusssion by panelists of the future of QM & Non-QM products and what niche the Non-QM product will fill.

#### **Part E. Don't Just Dream It. Do It!**

**Speaker: Irene Amato**

Motivational Speaker, Irene Amato of A.S.A.P. Mortgage Corp. will show you how to make 2015 your year!

### **EXHIBIT HALL OPEN WITH COCKTAIL**

#### **NETWORKING RECEPTION**

**4:15 p.m. - 6:00 p.m.**

**Networking with Exhibitors, Food, Cash Bar, 50/50 & Exhibitor Raffles**

### **ANNUAL INDUSTRY AWARDS DINNER**

**6:30 PM - 10:00 PM - Pre-Purchased Tickets Only  
No On-Site Tickets Sold.**

- 🍷 Sponsorship Awards Presentation
- 🍷 Industry Awards Presentation
- 🍷 Annual Meeting & Installation of Officers & Directors
- 🍷 Sit-down Dinner, Open Bar, Dancing, Raffles