



Thursday, September 28

Concurrent Workshops

9 a.m. to 10:30 a.m.

Track A: Technical

A Loan Originator's Guide to Processing

Mary Ressetar, Wells Fargo Home Mortgage (*Host*), Park Ridge, IL

Shelley Bohrer, Financial Freedom, Irvine, Calif.

Colleen Mitchell, Reverse Mortgage of America, Bellevue, Wash.

Track B: Introductory

Reverse Mortgages 101

Shawna James, MortgageIT (*Host*), Seattle, Wash.

David Carey, Fannie Mae, South Hamilton, Mass.

Dennis Haber, Fast Track Funding, Hicksville, N.Y.

Mike Mooney, BNY Mortgage, West Granby, Conn.

Track C: Advanced

Getting Over the Initial Hurdle: Lenders Discuss Strategies for Success

Dan Ryan, Farwest Mortgage Bankers, Inc. (*Host*), Placentia, Calif.

Jim Brice, Seniors Reverse Mortgage, Inc., Concord, Calif.

David Cesario, 1st Reverse Mortgage Store, Westmont, Ill.

Mario Martirano, Agency for Consumer Equity Mortgages, Inc., Elmsford, N.Y.

Bill White, Ocean State Reverse Financing, North Kingstown, R.I.

Refreshment Break

10:30 a.m.

Concurrent Workshops

10:45 a.m. to 12 p.m.

Track A: Advanced

What California and Other States are Doing to Address an Aging Population

Vanessa White, BNY Mortgage
(Host), West Paterson, N.J.

Sandra Fitzpatrick, California
Commission on Aging, Sacramento,
Calif.

Gary Passmore, Congress of
California Seniors, Sacramento, Calif.

Barbara Stucki, National Council on
Aging, Bend, OR

Track B: Introductory

Marketing 101

David Peskin, Lender Lead
Solutions *(Host)*, Melville, N.Y.

Tom Scabareti, Countrywide
Bank, Westlake Village, Calif.

Patrick Seroka, Seroka &
Associates, Waukesha, Wisc.

Track C: Advanced

Getting on the Air: Utilizing Talk Radio to Establish Yourself as an Authority

Bill Agner, The Mortgage Network, Inc.
(Host), Indianapolis, Ind.

Phil Getman, KTKZ 105.5 FM/1380 AM,
Sacramento, Calif.

Tom Rafferty, The Mortgage Consultants
Group, Granite Bay, Calif.

Track D: Advanced

**HUD, State & Local Issues Committee
(For Members Only)**

Joe DeMarkey, BNY Mortgage, Milford,
Mass. *(Co-Chairman)*

Nick Buscaglia, M&T Mortgage, Buffalo,
N.Y. *(Co-Chairman)*

Lunch on Your Own

12 p.m.

General Sessions

State of the Reverse Mortgage Industry

1 p.m. to 2 p.m.

Peter Bell, National Reverse Mortgage Lenders Association, Washington, D.C.

Sarah Hulbert, BNY Mortgage, Renton, Wash.

Bart Johnson, Financial Freedom, Irvine, Calif.

John Nixon, Reverse Mortgage of America, Bellevue, Wash.

David Peskin, Lender Lead Solutions, Melville, N.Y.

Political and Regulatory Issues Facing Our Business

2 p.m. to 3 p.m.

James Brodsky, Weiner Brodsky Sidman Kider, P.C., Washington, D.C.

Peter Bell, National Reverse Mortgage Lenders Association, Washington, D.C.

Refreshment Break

3 p.m. to 3:15 p.m.

Concurrent Workshops

3:15 p.m. 4:30 p.m.

Track A: Advanced

Advanced Loan Processing/Underwriting

Diane Coats, Wells Fargo Home Mortgage (*Host*), Greensboro, N.C.

Carin Bucklin, All Reverse Title, Roseville, Calif.

Kristen Sieffert, Financial Freedom, Roseville, Calif.

Connie Osman, BNY Mortgage, Kent, Wash.

Track B: Introductory

Preparing Your Client for What Happens AFTER a Reverse Mortgage Closes: Common Servicing Issues

Steve Irwin, Financial Freedom (*Host*), San Francisco, Calif.

Linda Bridges, Wells Fargo Home Mortgage, Fort Mill, S.C.

Track C: Introductory

The Art of Explaining Complex Reverse Mortgage Terms to Your Clients

Sarah Hulbert, BNY Mortgage (*Host*), Renton, Wash.

John Lucas, GMAC Mortgage, Encino, Calif.

Barry Scoles, 1st Reverse Mortgage USA, Lakewood, CO

Track D: Advanced

Marketing & Promotion Committee

(For Members Only)

Dan Ryan, Farwest Mortgage Bankers, Inc., Placentia, Calif. (*Co-Chairman*)

David Peskin, Lender Lead Solutions, Melville, N.Y. (*Co-Chairman*)

Ralph Rosynek, Jr., 1st Reverse
Mortgage Store, Westmont, IL

Opening Reception

6:30 p.m. to 7:30 p.m.

Friday, September 29

Concurrent Workshops

8:15 a.m. to 9:15 a.m.

Track A: Introductory

**Managing Yourself to Be
Successful**

Dean Jones, SCME Mortgage
Bankers, Inc. (*Host*), San Diego, Calif.

Guy Benjamin, Advent Mortgage,
Benicia, Calif.

Dan Osterhout, Cambridge Senior
Capital, Bridgeport, Conn.

Track B: Advanced

**Introducing Yourself to
Financial Planners and
Other Senior Network
Providers**

Rob Wyatt, Fifth Third Bank (*Host*),
Cape Coral, Fl.

Scott Hansen, Liberty Reverse
Mortgage, Rancho Cordova, Calif.

Patrick Donahue, Residential Loan
Centers of America, Des Plaines, IL

Wendy Whitaker, Mortgage
Mobility, Richboro, Pa.

Art Widmann, CFP®
Widmann Financial, Bowie, Md.

Track C: Advanced

Loan Originator Roundtable

Joe DeMarkey, BNY Mortgage,
Milford, Mass. (*Host*), Milford, Mass.

Nick Buscaglia, M&T Mortgage,
Buffalo, N.Y.

Scott Norman, Financial Freedom,
Austin, TX

Track D: Advanced

**Developing a Secondary
Market for Reverse Mortgages**

Patrick McEnerney,
MortgageIT, New York

General Sessions

Summit With the FHA Commissioner and Other Senior HUD Staff

9:30 a.m. to 10:30 a.m.

Honorable Brian D. Montgomery
Assistant Secretary for Housing/Federal Housing Commissioner
U. S. Department of Housing and Urban Development, Washington, D.C.

Margaret Burns, Director, Single-Family Program Development, U.S. Department of Housing and Urban Development, Washington, D.C.

Role of Ginnie Mae In an Expanding Reverse Mortgage Market

10:30 to 11 a.m.

Robert Couch, President, Ginnie Mae, Washington, D.C.

Planning Ahead: Learn How Seniors Are Coping With Personal Finance and Healthcare Issues

11 to 12 p.m.

Mary Beth Franklin, Senior Editor, Kiplinger's Personal Finance Magazine, Washington, D.C.

Networking Luncheon

12:15 p.m. to 1:30 p.m.

Concurrent Workshops

1:45 p.m. to 2:45 p.m.

Track A: Introductory

Promoting Reverse Mortgages Thru Religious Institutions

Thomas Scabareti, Countrywide Bank (Host), Westlake Village, Calif.

Dennis Pigg, Safeway Mortgage, Inc., Smyrna, Ga.

Track B: Advanced

Detecting Signs of Cognitive Impairment and Elder Abuse: How to Protect Yourself AND Your Client

Bette Epstein, Reed Smith, Oakland, Calif.

Track C: Technical

Making Sure Your Broker Advisor Program Conforms With All Applicable Laws

James Milano, Weiner Brodsky Sidman Kider, P.C., Washington, D.C.

Track D: Advanced

Education Committee (For Members Only)

Dean Jones, SCME Mortgage Bankers, Inc., San Diego, Calif. (Co-Chair)

Shawna James, MortgageIT, Seattle, Wash.

Irving Hellman, PhD, Clinical
Psychologist, Sacramento, Calif.

Concurrent Workshops

3 p.m. to 4:00 p.m.

Track A: Advanced

Employee Arrangements That Comply With RESPA, State & Federal Laws

James Milano, Weiner Brodsky
Sidman Kider, P.C., Washington,
D.C.

Track B: Introductory

Planning and Implementing a Quality Control Plan to Remain HUD Compliant

David Levitt, Circle Mortgage Corp.
(*Host*), Hollywood, Fla.

Colleen Mitchell, Reverse Mortgage
of America, Bellevue, Wash.

Judy Mumford, Financial Freedom,
Irvine, Calif.

Track C: Introductory

Speaking to Seniors the Right Way

Mike Gruley, 1st Financial Mortgage
Corporation (*Host*), Northville, Mich

Bonnie Daniel, California Reverse
Mortgage Co., Sacramento, Calif.

Thomas Scabareti, Countrywide
Bank, Westlake Village, Calif.

Adjourn for the Day

4::00 p.m.

Saturday, September 30

General Sessions

What Would You Do? Lenders Discuss Different Ethical Scenarios and How They Would Handle Them

8:45 a.m. to 9:30 a.m.

Brett Kirkpatrick, Mortgage Financial, Inc., Beverly, Mass.
Kevin Kaltenbach, American Senior Funding Corp., Tustin, Calif.
Kevin Murphy, Kastle Mortgage, Belmar, N.J.

HECM Counseling Update

9:30 a.m. 10: 45 a.m.

Daniel Fenton, Money Management International, Silver Spring, Md.

Mike Turner, National Foundation for Credit Counseling, Silver Spring, Md.

Margaret Burns, Director, Single-Family Program Development,

U.S. Department of Housing and Urban Development, Washington, D.C.

Ken Scholen and Bronwyn Belling, AARP Foundation Reverse Mortgage Education Project, Washington, D.C.

Hubie Ashcraft, CCCS of Northeastern Indiana, Fort Bend, Ind.

Refreshment Break

10:45 a.m. to 11 a.m.

Are Baby Boomers Prepared for Retirement?

11 a.m. 12 p.m.

Tony Webb, PhD, Center for Retirement Research, Boston College, Boston, Mass.