



Thursday, September 28

Concurrent Workshops

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

Track A: Technical

A Loan Originator's Guide to Processing

Mary Rissetar, Wells Fargo Home Mortgage (*Host*)

Colleen Mitchell, Reverse Mortgage of America

Shelley Bohrer, Financial Freedom

Track B: Introductory

Reverse Mortgages 101

Shawna James, MortgageIT (*Host*)

Dennis Haber, Fast Track Funding

Mike Mooney, BNY Mortgage

David Carey, Fannie Mae

Track C: Advanced

Getting Over the Initial Hurdle: Lenders Discuss Strategies for Success

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

David Cesario, 1st Reverse Mortgage Store

Bill White, Ocean State Reverse Financing

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

Mario Martirano, Agency for Consumer Equity Mortgages, Inc.

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

Barbara Stucki, National Council on Aging

Sandra Fitzpatrick, California Commission on Aging

Gary Passmore, Congress of California Seniors

Track B: Introductory

Marketing 101

David Peskin, Lender Lead Solutions (*Host*)

Tom Scabareti, Countrywide Bank

Patrick Seroka, Seroka & Associates

Track C: Advanced

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

Bill Agner, The Mortgage Network, Inc. (*Host*)

Tom Rafferty, The Mortgage Consultants Group

Phil Getman, KTKZ 105.5 FM/1380 AM

Lunch on Your Own

12 p.m.

General Sessions

State of the Reverse Mortgage Industry

1 p.m. to 2 p.m.

Bart Johnson, Financial Freedom

Sarah Hulbert, BNY Mortgage

John Nixon, Reverse Mortgage of America

Political and Regulatory Issues Facing Our Business

2 p.m. to 3 p.m.

James Brodsky, Weiner Brodsky Sidman Kider, P.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*)

Connie Osman, Reverse Mortgage of America

Ralph Rosynek, Jr., 1st Reverse Mortgage Store

Sharon Langley, Financial Freedom

Track B: Introductory

Preparing Your Client for What Happens AFTER a Reverse Mortgage Closes

Steve Irwin, Financial Freedom (*Host*)

Linda Bridges, Wells Fargo Home Mortgage

Track C: Introductory

The Art of Explaining Complex Reverse Mortgage Terms to Your Clients

Sarah Hulbert, BNY Mortgage (*Host*)

Barry Scoles, 1st Reverse Mortgage USA

John Lucas, GMAC Mortgage

Track D: Advanced

Developing a Secondary Market for Reverse Mortgages

Patrick McEnerney, MortgageIT, New York

Carin Bucklin, All
Reverse Title

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*)

Guy Benjamin, Advent
Mortgage

Dan Osterhout, Cambridge
Senior Capital

Track B: Advanced

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

Rob Wyatt, Fifth Third Bank
(*Host*)

Patrick Donahue, Residential
Loan Centers of America

Art Widmann, CFP®
Widmann Financial

Scott Hansen, Liberty Reverse
Mortgage

Wendy Whitaker, Mortgage
Mobility

Track C: Advanced

Loan Originator Roundtable

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

Nick Buscaglia, M&T Mortgage

Scott Norman, Financial
Freedom

General Sessions

Summit With the FHA Commissioner

9:30 a.m. to 10:15 a.m.

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

Role of Ginnie Mae In an Expanding Reverse Mortgage Market

10:15 to 10:30 a.m.

Robert Couch, President, Ginnie Mae

Refreshment Break

10:30 a.m. to 10:45 a.m.

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

10:45 to 11:30 a.m.

Mary Beth Franklin, Senior Editor, Kiplinger's Personal Finance Magazine

Spotting Tell-Tale Signs that a Senior Might be Experiencing Pressure and/or Abuse by a Child or Other Party

11:30 a.m. to 12:15 a.m.

Irving Hellman, PhD, Clinical Psychologist

Bette Epstein, Reed Smith

Networking Luncheon

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

Concurrent Workshops

1:30 p.m. to 2:30 p.m.

Track A: Introductory

Promoting Reverse Mortgages Thru Religious Institutions

Thomas Scabareti, Countrywide Bank (*Host*)

Dennis Pigg, Safeway Mortgage, Inc.

Track B: Advanced

Making Sure Your Broker Advisor Program Conforms With All Applicable Laws

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

Track C: Technical

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

Irving Hellman, PhD, Clinical Psychologist

Bette Epstein, Reed Smith

Refreshment Break

2:30 p.m.

Concurrent Workshops

2:45 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.

Track B: Introductory

Planning and Implementing a Quality Control Plan to Remain HUD Compliant

David Levitt, Circle Mortgage Corp.

Track C: Introductory

Speaking to Seniors the Right Way

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

Bonnie Daniel, California Reverse Mortgage Co.

Judy Mumford, Financial
Freedom

Colleen Mitchell, Reverse
Mortgage of America

Thomas Scabareti, Countrywide
Bank

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.

Kevin Kaltenbach, American Senior Funding Corp.

Kevin Murphy, Kastle Mortgage

Are Baby Boomers Prepared for Retirement?

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

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

Refreshment Break

10:30 a.m. to 10:45 a.m.

HECM Counseling Update

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

Daniel Fenton, Money Management International

Mike Turner, National Foundation for Credit Counseling

Margaret Burns, Director, Single-Family Program Development,

