

**2010 Northeast Conference of Mortgage Brokers  
Conference Program  
9/2/2010 2:57 PM**

**Monday, September 20, 2010**

**11:00 a.m.**

**Golf Outing Check In**

Harbor Pines, Egg Harbor City, NJ

**12:00 p.m.**

**Lunch at Golf Course**

Harbor Pines, Egg Harbor City, NJ

**8:30 a.m. - 9 p.m.**

**Conference Registration/Information Desk Open**

*Convention Registration Desk, Convention Floor*

**9 a.m. - 6:30 p.m.**

**Continuing Education: 8-Hr Course (Includes 1 Hr PA)  
(Separate registration fee required)**

*Diamond Ballroom*

- 9 a.m. - 5 p.m. - 7 Hr SAFE Core CE, NMLS #1641
- 1 p.m. - 2 p.m. - Lunch Break
- 5:30 p.m. - 6:30 p.m. - 1 Hr PA SAFE Laws CE, NMLS #1753

**Instructors:**

- **Reginald Evans, Esq.**, Shumaker Williams, P.C.
- **E. Robert Levy, Esq.**, Conference Chairman; Executive Director, MBA-NJ, NJAMB and MBA-PA
- **J. Steven Lovejoy, Esq.**, Shumaker Williams, P.C.
- **Bonnie S. Nachamie, Esq.**, Bonnie S. Nachamie, PC

**2 p.m. – 5 p.m.**

**3 Hr NY Test Prep**

**(Separate registration fee required)**

*Opal Room*

**Instructor:**

- **Bonnie S. Nachamie, Esq.,** Bonnie S. Nachamie, PC

**7 p.m. – 9 p.m.**

**Welcome Reception in the Exhibit Hall - Exhibit Hall Open**

*Grand Ballroom*

**Tuesday, September 21, 2010**

**8 a.m. - 8 p.m.**

**Conference Registration/Information Desk Open**

*Convention Registration Desk, Convention Floor*

**8:30 a.m. - 9 a.m.**

**Continental Breakfast**

*Tiara Ballroom*

**9 a.m. - 12:00 p.m.**

**General Session**

*Tiara Ballroom*

**Welcome**

- **E. Robert Levy, Esq.,** Conference Chairman; Executive Director, MBA-NJ, NJAMB and MBA-PA

**Remarks**

- **Joseph Heisler,** President, NJAMB
- **Paul Logan,** President, PAMB

**General Session: Financial Regulatory Reform and Related Laws and Regs**

- **Roy DeLoach,** CEO, National Association of Mortgage Brokers
- **Jack Konyk,** Executive Director, Government Affairs, Weiner Brodsky Sidman Kider PC
- **Ken Markison,** Associate Vice President, Regulatory Counsel, Mortgage Bankers Association

**Keynote Address**

- **NJ Governor Chris Christie** (invited)

**12:00 p.m. - 1:30 p.m.**

**Exhibit Hall Open, with Lunch (Paid Attendees Only)**

*Grand Ballroom*

**1:30 p.m. – 5:00pm**

**Exhibit Hall Open To All Attendees**

*Grand Ballroom*

**1:30 p.m. - 3:15 p.m.**

**State Regulators Panel: The New Regulatory World Order, How Will State Regulation Adapt?**

*Tiara Ballroom*

**Moderator:**

- **E. Robert Levy, Esq.**, Conference Chairman; Executive Director, MBA-NJ, NJAMB and MBA-PA

**New Jersey**

- **Garret Komjathy**, NJ Department of Banking and Insurance
- **Diane W. Scholl**, FLMI, Supervisor, Banking Licensing, NJ Department of Banking and Insurance
- **Susan M. Toth**, Administrator, Licensing Services Bureau, New Jersey Department of Banking and Insurance

**New York**

- **Rholda L. Ricketts**, Deputy Superintendent of Bank, NY State Banking Department

**Pennsylvania**

- **David H. Bleicken**, Deputy Secretary of Banking for Non-Depository Institutions and Consumer Services, Pennsylvania Department of Banking
- **Timothy Siwy**, Director, Bureau of Compliance, Investigation and Licensing, Pennsylvania Department of Banking

**Maryland**

- **Anne Balcer Norton**, Assistant Commissioner of Financial Regulation, Non-depository Institutions, Maryland Department of Labor, Licensing and Regulation

**3:30 p.m. - 5:00 p.m.**

**FHA Panel**

*Tiara Ballroom*

**Mortgage Broker Alert!**

**It's a new way of business!**

**Major changes to Broker Originations!**

**Our panel of experts will walk you through the latest on FHA, Lender approvals, new loan programs and total Compensation**

- **Discussion of several significant Mortgagee letters affecting all FHA loans**
- **The Lender approval processes affecting all brokers**
- **Changes to broker compensation**

**Speakers**

- **Philip Caulfield**, Business Analyst, Philadelphia Home Ownership Center, Federal Housing Administration, US Department of Housing and Urban Development
- **Roberta Janel, CMB**, Managing Director, J.H. Cohn Consulting Group
- **Werner Jasinski**, Managing Director, FHA/VA Relations, Real Estate Mortgage Network (REMNET)

**6 p.m. - 8 p.m.**

**Cocktail Reception, hors d'oeuvres & cash bar**

*Diamond Ballroom*

**Wednesday, September 22, 2010**

**7:30 a.m. - 1 p.m.**

**Conference Registration/Information Desk Open**

*Convention Registration Desk, Convention Floor*

**8 a.m. - 9 a.m.**

**Continental Breakfast**

*Grand Ballroom*

**9 a.m. - 12 p.m.**

**Concurrent Programs**

**Roundtables for FHA and Branching for Brokers**

*Grand Ballroom*

Meet FHA Lenders seeking Correspondents & Companies Offering Branch Opportunities at Roundtables (in order to purchase a table you **MUST** be an exhibitor for the exhibit hall)

**9 a.m. – 10 a.m.**

**Business Options for Mortgage Brokers In The New Economic/Regulatory Environment**

*Tiara Ballroom*

**We are pleased to announce that Sam Morelli, President and COO of the Mortgage Division of Eagle National Bank will present a discussion on the Future of Mortgage Brokers and Mortgage Brokerages. Sam has a long history of success in the Financial Services Industry and comes to us to share his vision of Mortgage Brokering going forward. Sam will discuss the various opportunities available to Mortgage Brokers as well as the positives and negatives of each opportunity. This is an important presentation to our mortgage broker community and one that you certainly will not want to miss.**

- **Samuel B. Morelli, CMB**, President & COO, Eagle National Bank - Mortgage Division

**10:00 a.m. - 11:15 a.m.**

**How to Increase Client Credit Scores**

*Tiara Ballroom*

- **Michael McNamara**, Regional Vice President, United One Resources

**11:30 a.m. - 12:45 p.m.**

**Operation Stolen Dreams**

*Tiara Ballroom*

"Operation Stolen Dreams" is a nationwide takedown which targets mortgage fraudsters throughout the country and is the largest collective enforcement effort ever brought to bear in confronting mortgage fraud. For more information visit:

[http://www.fbi.gov/pressrel/pressrel10/financialfraud\\_061710.htm](http://www.fbi.gov/pressrel/pressrel10/financialfraud_061710.htm)

- **Michael A. Costanzi**, Supervisory Senior Resident Agent, FBI

**12:45 p.m.**

**Conference Ends**

**1:00 p.m. - 5:00 p.m.**

**4-Hour New Jersey State Specific Course**

**(Separate registration fee required)**

(Course #1096)

*Tiara Ballroom*

- **Wayne A. Watkinson**, Partner, Levy & Watkinson, P.C.