

Northeast
Conference of
Mortgage Brokers

The New Jersey Association of Mortgage Brokers
The Pennsylvania Association of Mortgage Brokers

2nd Annual Northeast Conference of Mortgage Brokers

presented by the
The New Jersey Association of Mortgage Brokers and The Pennsylvania Association of Mortgage Brokers



September 20 - 22, 2010
Trump Taj Mahal Casino Resort, Atlantic City, NJ



- Exhibitors receive one complimentary full Conference registration and special pricing for additional registrants
- Opening Networking Cocktail Reception Monday in the Exhibit Hall
- Exhibit Hall On Tuesday - full afternoon with lunch included
- Exhibit Hall ONLY Pass available

Exhibitor Prospectus

**2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - TENTATIVE PROGRAM AT A GLANCE
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ**

MONDAY, SEPTEMBER 20, 2010

11:00 a.m.	Golf Outing Check In — Harbor Pines, Egg Harbor City, NJ
12:00 Noon	Lunch at Golf Course — Harbor Pines
TBD	17 Hr Test Prep Course
9:00 a.m. - 6:30 p.m.	Continuing Education: 8-Hour Course (Includes 1 Hr PA) (See separate registration form) <i>Course on file for approval</i>
7:00 p.m. - 9:00 p.m.	Opening Networking Cocktail Reception in the Exhibit Hall

TUESDAY, SEPTEMBER 21, 2010

8:30 a.m. - 9:00 a.m.	Continental Breakfast
9:00 a.m. - 12:30 p.m.	General Session: New Financial Regulation - Its Impact and Key Issues for Mortgage Brokers
12:30 p.m. - 5:30 p.m.	Exhibit Hall Open
12:30 p.m. - 1:30 p.m.	Lunch in Exhibit Hall
2:30 p.m. - 4:00 p.m.	Panel: Branch Opportunities for Mortgage Brokers
4:00 p.m. - 5:30 p.m.	Special FHA Session a) How should Brokers prepare to work with Lenders under the new FHA ruling. b) How to originate and process FHA Loans.
6:00 p.m. - 8:00 p.m.	Networking Cocktail Reception

WEDNESDAY, SEPTEMBER 22, 2010

9:00 a.m. - 12:00 p.m.	Concurrent Programs 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)
10:30 a.m. - 12:00 p.m.	Panel: Opportunities in obtaining Warehouse Lines
12:15 p.m. - 1:30 p.m.	Luncheon with Speaker: Operation Stolen Dreams • Michael A. Costanzi , Supervisory Senior Resident Agent, FBI
1:30 p.m. - 5:30 p.m.	4 Hr NJ State Law Pre-License Education (See separate registration form)
1:30 p.m. - 3:00 p.m.	Panel: How to Increase Client Credit Scores • Michael McNamara , Regional Vice President, United One Resources
3:00 p.m.	Conference Ends

Electric Lines, Computer Lines and Telephone Lines must be arranged with The Trump Taj Mahal. Additional information on ordering such items will be provided at the time of confirmation for you booth order.

Shipping and Storage — The Hotel has no facilities for the storage of exhibits. **DO NOT SEND YOUR MATERIALS TO THE HOTEL.**

Non-Flammable Materials — All materials used in the Exhibit Hall, Ballroom, or any other room of the Hotel MUST be non-flammable to conform with the Fire Regulations of the State of New Jersey and the City of Atlantic City. Exhibitors having said materials MUST have available for inspection a "Certificate of Flameproofing" while attending the trade show. Electrical wiring and equipment installation must conform to the National Electrical Code and the Electrical Code of Atlantic City. Material not conforming with such regulations will be removed immediately at the exhibitors expense. Engines, motors or any kind of equipment may be operated only with the consent of the Convention Manager at the Hotel.

Insurance — Exhibitors must carry insurance on their exhibits at their own expense. (See item #12 of Exhibitor Agreement Space Application.)

Food and Beverage Giveaways — The Trump Taj Mahal, must be notified of any food or beverage dispensed or given away at individual booths. Food and beverage may be purchased in advance from the Catering Department.

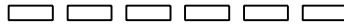
Security — There will be a guard on duty to provide general security. However, the sole duty of the guard will be to attempt to protect the general exhibit area against fire and other catastrophes.

Liability — Neither the Hotel, the NJAMB, or other Conference sponsors, nor the owners or lessors of the exhibit premise, will be responsible for any injury, loss or damage that may occur to the exhibitor, the exhibitor's employees or property, or to any other person, prior to, during or subsequent to the period covered by the exhibit contract; provided said injury loss or damage is not caused by the willful negligence or wrongful act of any employee of the Hotel. Each exhibitor expressly releases the Hotel, the NJAMB and other Conference sponsors from such liabilities and agrees to indemnify some against any and all claims for such injury, loss or damage.

Rigging — Any hanging of signs, banners or other materials which require attachment to the building must be done by Trump Taj Mahal personnel. Since requirements vary, please call to discuss your needs and the associated costs. *Special Notice:* No nails or bracing wires used in the erection of displays may be attached to the building without the written consent of the Convention Manager at the Hotel. All the property destroyed or damaged by exhibitors must be restored to its original condition by the exhibitor or at the exhibitor's expense.

The Hotel reserves the right to close any exhibit that is not in conformance with these regulations.

2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - FLOOR PLAN
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ



527	526					227	226	127
525	524					225	224	125
523	522					223	222	123
521	520					221	220	121

517	516	417	416	317	316	217	216	117
515	514	415	414	315	314	215	214	115
513	512	413	412	313	312	213	212	113
511	510	411	410	311	310	211	210	111

507		406	307	306		206	107	
505	504	405	404	305	304	205	204	105
503	502	403	402	303	302	203	202	103
501	500	401	400	301	300	201	200	101

ENTRANCE

RENTAL DETAILS for Tuesday Exhibit Hall

Booth Size: 10 ft. x 10 ft.
Rental Fee: Received Before September 1st: \$1,425
 Received After September 1st: \$1,525

- Booth Includes:**
- 6' Table
 - Two Chairs
 - Wastepaper Basket
 - Two Line Booth Sign

Exhibit Booth Set-up:
 Monday, September 20, 2010 12 - 6 p.m.
 Tuesday, September 21, 2010 8 - 11 a.m.

Exhibit Hall Open:
 Monday, September 20, 2010 7 - 9 p.m.
 (Networking Reception)
 Tuesday, September 21, 2010 12 p.m. - 5:30 p.m.
 (With Lunch)

**2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - BOOTH SPACE APPLICATION
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ**

Please complete and send this page with your non-refundable check made payable to the New Jersey Association of Mortgage Brokers, 385 Morris Avenue, Springfield, NJ 07081 or **Fax Visa or Mastercard Information** to 973-379-5152. A \$30 fee will be charged for returned checks. If you have any questions, please call 973-379-7447 or visit us on the web at www.njamb.org. All payments are non-refundable. Please be sure to complete the form below.

Exhibit Booth Information - Monday night/Tuesday afternoon		
Please register my company as follows (check one).		
	Early Bird Special Before 9/1/10	After 8/1/10
10' x 10' Booth	<input type="checkbox"/> \$1,325	<input type="checkbox"/> \$1,425
Double Booth	<input type="checkbox"/> \$2,650	<input type="checkbox"/> \$2,750
End cap Double Booth	<input type="checkbox"/> \$2,850	<input type="checkbox"/> \$2,950

EXHIBIT SPACE IS ASSIGNED IN ORDER OF RECEIPT OF APPLICATIONS WITH PAYMENT.
BOOTH APPLICATION RECEIVED WITHOUT PAYMENT WILL NOT BE PROCESSED.

Please indicate below, by number, your top three choices of space (refer to the enclosed numbered floor plan on page 2). If your preferred booths are no longer available, you will be assigned the most comparable remaining space.

1st choice _____ 2nd choice _____ 3rd choice _____

Booth Contact Person Information

Contact Person Name & Title

Company

Address

City/State/Zip

Phone/Fax/E-mail

Type of Business

Please e-mail a brief description (in 50 words or less) of the product or service to be displayed, as well as your company's website, as you wish it to be written under your exhibitor listing in the conference program book to rfernandez@njamb.org.

Please indicate how you would like your complimentary two-line booth sign to read:

Company Name _____
City _____ State _____

\$ _____ **Total Amount Enclosed/To Be Charged**

Payment Method: Check (Made Payable to NJAMB) CREDIT CARD: VISA OR MASTERCARD

Name on card

Card Number

Signature

Expiration MM/YYYY

3-digit V-code

WE DO NOT ACCEPT AMERICAN EXPRESS OR DISCOVER CHARGE CARDS.
 Check here if you would like a receipt of your payment emailed to you.

For Office Use Only:	<input type="checkbox"/> Application	<input type="checkbox"/> Insurance	Booth #
	<input type="checkbox"/> Attendees	<input type="checkbox"/> Payment	
	<input type="checkbox"/> Agreement		

2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - WEDNESDAY TABLE FLOOR PLAN
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ



ENTRANCE

ENTRANCE

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RENTAL DETAILS for Wednesday Meet FHA Lenders and Net Branches Roundtable

(In order to purchase a table you MUST be an exhibitor for the exhibit hall)

Table Size: Roundtable with 10 chairs
Rental Fee: \$500 for FHA or Net Branches, \$900 for both

**2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - EXHIBITOR CONFERENCE REGISTRATION FORM
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ**

To register for the Conference, please complete the following form and mail with your check made payable to: New Jersey Association of Mortgage Brokers and mail with this form to NJAMB, 385 Morris Avenue, Springfield, NJ 07081 or Fax Credit Card Information (Visa or MasterCard ONLY) to 973-379-5152. If you have any questions, please call 973-379-7447, Photocopies of Registration Form are acceptable. Special Golf Price for EXHIBITORS ONLY (Exhibitors Not Subject To Registration Increases After September 1, 2010)

One Complimentary Full Conference Exhibitor Registration

Conference Only Option	Golf/Conference Option
<input type="checkbox"/> Complimentary	<input type="checkbox"/> \$100.00

Contact Person Name & Title

Company

Address

City/State/Zip

Phone/Fax/E-mail

Special Golf Price for EXHIBITORS ONLY (Exhibitors Not Subject To Registration Increases After August 1, 2010)

Additional Exhibitor Conference Registration

Please fill out information for each additional exhibitor conference registration seperately.

Conference Only Option	Golf/Conference Option
<input type="checkbox"/> \$95.00	<input type="checkbox"/> \$195.00

Contact Person Name & Title

Company

Address

City/State/Zip

Phone/Fax/E-mail

10% Discount on Attendee price for 5 or more registrations from the same company.

\$ _____ **Total Amount Enclosed/To Be Charged**

Payment Method: Check (Made Payable to NJAMB) CREDIT CARD: VISA OR MASTERCARD

Name on card

Signature

Card Number

Expiration MM/YYYY

3-digit V-code

WE DO NOT ACCEPT AMERICAN EXPRESS OR DISCOVER CHARGE CARDS.

Check here if you would like a receipt of your payment emailed to you.

Hotel Reservations: Hotel rooms are NOT included in the Conference Registration Fee. Upon receipt of by the NJAMB of your completed registration form and fee, you will receive hotel reservation information. Rooms are available on a limited basis at a special rate for single/double occupancy. You are not guaranteed a room, because rooms are provided on a first-come first served basis. Do NOT send your hotel room deposit to the NJAMB. Refunds: for cancellation of Conference registration will be made only upon written request, minus a \$25 administrative fee until September 1, 2010. A \$30 fee will be charged for returned checks. Cancellation of Conference: The Conference may be changed or cancelled at the sponsor's option if circumstances require.

**2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - NON-EXHIBITOR REGISTRATION FORM
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ**

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NON-EXHIBITOR REGISTRANTS

Conference Only Option — Includes Continental Breakfasts, General Sessions, Breakout Sessions, Exhibit Hall Access, All Coffee Breaks, Lunch, and Evening Networking Cocktail Receptions
 Golf/Conference Option: Includes All of which is included in the Conference Only Option Plus 18 Holes of Golf, BBQ Lunch at the Golf Course and Golf Prizes.

MEMBER			
	Register Before September 1, 2010	Registration After September 1, 2010	On-site Registration
Conference Only Option	<input type="checkbox"/> \$125 per person	<input type="checkbox"/> \$175 per person	<input type="checkbox"/> \$225 per person
Golf/Conference Option	<input type="checkbox"/> \$225 per person	<input type="checkbox"/> \$275 per person	<input type="checkbox"/> \$325 per person
NON - MEMBER			
	Register Before September 1, 2010	Registration After September 1, 2010	On-site Registration
Conference Only Option	<input type="checkbox"/> \$145 per person	<input type="checkbox"/> \$195 per person	<input type="checkbox"/> \$245 per person
Golf/Conference Option	<input type="checkbox"/> \$245 per person	<input type="checkbox"/> \$295 per person	<input type="checkbox"/> \$345 per person

FULL EXHIBIT HALL PASS 12:00 p.m. - 5:30 p.m., Lunch Included (Entrance to the Exhibit Hall begins at 12:00 p.m. on Tuesday, September 21, 2010)			
	Register Before September 1, 2010	Registration After September 1, 2010	On-site Registration
Member	<input type="checkbox"/> \$25 per person	<input type="checkbox"/> \$35 per person	<input type="checkbox"/> \$50 per person
Non-Member	<input type="checkbox"/> \$45 per person	<input type="checkbox"/> \$55 per person	<input type="checkbox"/> \$70 per person
Special EXHIBIT HALL PASS, 1:30 p.m. - 5:30 p.m., NO Lunch (Entrance to the Exhibit Hall begins at 1:30 p.m. on Tuesday, September 21, 2010)			
	Register Before September 1, 2010	Registration After September 1, 2010	
Member (NJAMB, PAMB, MBA-NJ & MBA-PA)	<input type="checkbox"/> FREE	<input type="checkbox"/> \$10 per person	
Non-Member	<input type="checkbox"/> \$10 per person	<input type="checkbox"/> \$20 per person	

Contact Person Name & Title _____

Company _____

Address _____

City/State/Zip _____

Phone/Fax/E-mail _____

\$ _____ **Total Amount Enclosed/To Be Charged**

Payment Method: Check (Made Payable to NJAMB) CREDIT CARD: VISA OR MASTERCARD

Name on card _____

Signature _____

Card Number _____

Expiration MM/YYYY _____

3-digit V-code _____

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2010 NORTHEAST CONFERENCE OF MORTGAGE BROKERS - EXHIBITION AGREEMENT
SEPTEMBER 20 - 22, 2010 - TRUMP TAJ MAHAL CASINO RESORT, ATLANTIC CITY, NJ

Agreement made this _____ day of _____ between The New Jersey Association of Mortgage Brokers, Pennsylvania Association of Mortgage Brokers, a not-for-profit corporation of the State of New Jersey, having an office at 385 Morris Avenue, Springfield, New Jersey, hereinafter referred to as "NJAMB, PAMB" and _____, having its principal address at _____, hereinafter referred to as the "Exhibitor."

WHEREAS, NJAMB/PAMB/PAMB is a trade association which will hold a Conference ("Conference") to be held at The Trump Taj Mahal ("Hotel") in Atlantic City, New Jersey, on September 20, 21 & 22, 2010 and

WHEREAS, in connection with said Conference, NJAMB/PAMB has leased space at said Hotel, part of which will be used for exhibits; and

WHEREAS, the Exhibitor desires to sublease space for a booth from NJAMB/PAMB and MBA-NJ is willing to sublease same to the Exhibitor, upon the terms and conditions stated herein;

NOW, THEREFORE, in consideration of the foregoing, the mutual promises herein contained, and the sum of ONE (\$1.00) DOLLAR to each party in-hand paid, the receipt of which is hereby acknowledged, the parties agree as follows:

1. All provisions of the aforesaid agreement between the Hotel and NJAMB/PAMB with respect to space for the Conference and are incorporated herein by reference, as if more fully set forth at length. Exhibitor agrees to strictly comply with all such provisions and not to do anything which would cause the NJAMB/PAMB to be in violation of said provisions.
2. The NJAMB/PAMB agrees to reserve for, and agrees to lease to, the Exhibitor, booth space at the Hotel during the Conference. NJAMB/PAMB makes no representation as to convention attendance.
3. The NJAMB/PAMB acknowledges receipt of the sum of \$ _____, which has been paid by the Exhibitor at the time of this Agreement, which shall constitute payment in full for the rental above described. Said payment shall not be refunded under any circumstances except as per paragraph 4 and 10.
4. Exhibitor acknowledges that the NJAMB/PAMB reserves the right to reject a request for a booth space and to assign booth space at its discretion, that it deems to be appropriate. If the NJAMB/PAMB determines that no such space is available, the NJAMB/PAMB may terminate this Agreement. In the event of such termination, NJAMB/PAMB shall return any unearned rental or deposit monies paid hereunder to Exhibitor, and there shall be no further obligations between the parties.
5. To assure proper decorum and atmosphere Exhibitor represents that it will exhibit only _____ and shall use its booth space for no other purpose.
6. In the event that the Exhibitor does not exhibit the designated product or service in the leased booth space or does not confine its activity within the leased booth space or fails to comply in any other respect with the terms of this Agreement, the NJAMB/PAMB shall have the right to terminate this Agreement and re-let said space without notice to Exhibitor, and Exhibitor shall pay any deficiency, loss

or damage suffered thereby by the NJAMB/PAMB. The NJAMB/PAMB shall in no event be liable to Exhibitor for any surplus upon re-letting.

7. Exhibitor agrees to conduct its operations in a manner which is not improper or offensive to good taste as determined by NJAMB/PAMB in its absolute and unreviewable discretion. Upon demand by the NJAMB/PAMB, Exhibitor agrees immediately to remove any objectionable exhibit or display or to terminate any objectionable activity.
8. Exhibitor shall not assign or sublet any part of the booth space herein leased without the prior written consent of NJAMB/PAMB.
9. Exhibitor shall be solely liable for any loss, theft, or destruction of its booth and contents, and agrees to hold the NJAMB/PAMB harmless from any claim relating thereto.
10. In the event that the leased premises are destroyed by fire, flood, wind or any other Act(s) of God, or by any other cause, or in the event of any other circumstances deemed by the NJAMB/PAMB to make it impossible or inadvisable for the said premises to be occupied by the Exhibitor for the purpose set forth in paragraph 5 of this Agreement, or in the event of a decision by the NJAMB/PAMB to cancel, either this lease or its participation in the Conference, this lease shall then and thereupon terminate and, should the lease be so terminated, Exhibitor hereby waives any claim to any compensation or damages, other than the return, on a pro-rata basis, of the amount of the rental paid.
11. Exhibitor agrees to comply with the rules and regulations adopted by the NJAMB/PAMB for the Conference and any amendments, modifications or substitutions thereof.

12. Exhibitor assumes responsibility and liability for all claims of any type relating to or arising from its booth or Exhibitor's operation thereof or materials displayed or distributed thereat, and for all damage, loss and injury to property and persons relating to or arising from the erection, movement, content, or operation of Exhibitor's exhibit, and hereby agrees to indemnify NJAMB/PAMB for any loss or liability insurance with respect to same. In addition, Exhibitor agrees to carry liability insurance with respect to the foregoing, with minimum coverage of \$1,000,000 combined single limit (bodily injury and property damage) issued by a carrier acceptable to NJAMB/PAMB. Exhibitor agrees that NJAMB/PAMB shall be shown as an additional insured on said policy, and agrees to deliver to NJAMB/PAMB an original policy or certificate

of said insurance no later than August 27, 2010.

13. In no event shall Exhibitor be deemed NJAMB/PAMB's agent.
14. At the end of the Conference, Exhibitor shall have completed removal of all displays and exhibits and all other property of said Exhibit no later than 6:15 p.m. on Thursday, without in any way limiting the above paragraphs (e.g., paragraphs 9 and 11), Exhibitor hereby releases the NJAMB/PAMB from all liability with regard to property of the Exhibitor left in the booth space or elsewhere in the Conference area and Hotel subsequent to the time set herein for completion of removal of such property. Exhibitor shall be liable for the cost of removing any property belonging to Exhibitor which must be removed by the NJAMB/PAMB. The NJAMB/PAMB reserves the right to dispose of any property removed by its subsequent to the time set herein for completion of removal of the Exhibitor's property in such manner as it deems proper and the Exhibitor hereby releases the NJAMB/PAMB from any liability in connection with any such disposal, waiving and rights it might otherwise have in the regard.
15. This Agreement contains the entire understanding of the parties and supersedes any previous Agreement with respect to the subject matter herein contained, whether written or oral. The Agreement may not be modified by the parties except by written amendment, and shall be governed by New Jersey law.
16. This Agreement shall be binding upon the parties, their heirs, successors, administrators and assigns.

IN WITNESS WHEREOF, the parties have caused there present to be executed by their duly authorized officers and their respective corporate seals to be hereto affixed the day and year first above written.

ATTEST:

Exhibitor: Company Name

Exhibitor: Representative

ATTEST:

New Jersey Association of Mortgage Brokers/
Pennsylvania Association of Mortgage Brokers



New Jersey Association of Mortgage Brokers
385 Morris Avenue
Springfield, NJ 07081-0740

**2010 NORTHEAST
CONFERENCE OF MORTGAGE
BROKERS**

**Register
Today!**

SEPTEMBER 20 - 22, 2010

**At The
Trump Taj Mahal
Atlantic City, NJ**