

# CONFERENCE BULLETIN

March 3, 2010

*Presented by:*



*With New Jersey Banks, New Jersey Prospers*

## **ANNAMAE BAERENBACH MEMORIAL 22<sup>nd</sup> ANNUAL MORTGAGE LENDING CONFERENCE**

**Thursday, April 22, 2010**

**Renaissance Woodbridge Hotel, Iselin, NJ**

Join us for our 22<sup>nd</sup> Annual Mortgage Lending Conference.

NJBankers has designed a conference that is timely, informative and intended to keep you up-to-date on the latest developments in today's residential and commercial mortgage markets.

Your morning will focus on continuing RESPA issues, followed by a Panel devoted to the FACT Act - Fraud Prevention/Underwriting Criteria. Use this opportunity to hear from Acting Commissioner of the New Jersey Department of Banking and Insurance, **Thomas Considine**. Our Legal Update will then explore the new State and Federal legislation affecting the lending markets including the SAFE Act.

After a reception with our exhibitors, our luncheon speaker, **Patrick J. O'Keefe** of J.H. Cohn LLP will present an "Outlook for New Jersey's Real Estate Market in 2010." Closing out our afternoon will be the opportunity to attend either our Commercial Lending Loss Mitigation Panel **OR** our Residential Lending Loss Mitigation Panel to learn the latest about loss mitigation tools available from industry experts.

This year's program will have something for your entire lending area, from residential and commercial lenders to loan services and workout specialists. With today's economy, your bank cannot afford to miss this opportunity to learn new solutions to old problems.

**Sponsorship and Exhibitor Opportunities** - The Mortgage Steering Committee and NJBankers appreciate all exhibitor and sponsor support of our educational efforts. Please see the following pages for opportunities that exist at our 2010 Conference. Sponsorship and exhibitor questions should be directed to **David Harkness** at 908-272-8500, ext. 630; [dharkness@njbankers.com](mailto:dharkness@njbankers.com).

**Registration or program information** – Please contact **Jenn Zorn** at 908-272-8500, ext. 611; [jzorn@njbankers.com](mailto:jzorn@njbankers.com).

**Register Today!**

- 8:00 a.m. Registration/Breakfast with Exhibitors
- 8:45 a.m. Program
- 12:00 p.m. Reception with Exhibitors
- 12:30 p.m. Luncheon/ Keynote Speaker
- 2:05 a.m. Program Continues
- 3:30 p.m. Adjournment

**CPE CREDIT AVAILABLE**

NJBankers  
411 North Avenue East  
Cranford, NJ 07016  
908-272-8500  
Fax: 908-272-2720  
[www.njbankers.com](http://www.njbankers.com)



# CONFERENCE BULLETIN continued

## Annamae Baerenbach Memorial 22<sup>nd</sup> Annual Mortgage Lending Conference

**Thursday, April 22, 2010**

**Registration:** 8:00 a.m. – 8:45 a.m.

**Program:** 8:45 a.m. – 3:30 p.m.

**Location:** Renaissance Woodbridge  
Hotel, Iselin, NJ

### TO REGISTER

#### By Mail:

New Jersey Bankers Association  
411 North Avenue East  
Cranford, NJ 07016

#### By Fax:

908-272-2720

#### Online:

[www.njbankers.com](http://www.njbankers.com)

#### Questions?

908-272-8500

*\*If you are not a member of NJBankers and would like to join, contact David Harkness, 908-272-8500 ext. 630.*

*In case of inclement weather, please call the New Jersey Bankers Association office after 6:00 a.m. for a message on cancellation.*

**Registration Information:** Program fee includes seminar materials, Continental breakfast, refreshment break, reception and lunch. The deadline to register is April 8, 2010. Cancellations received prior to the registration deadline will be assessed an administration fee of \$25 per registrant. After April 8, 2010, refunds will not be granted, but substitutions are welcomed. All cancellations must be submitted in writing.

### REGISTRATION

#### Attendee One

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

#### Attendee Two

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

#### Attendee Three

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

#### **Attendee Registration Fee\*:**

- NJBankers member - \$135       Non-member\* - \$165
- DeNovos - less than 5 years old - \$68

#### **Exhibitor Registration Fee\*:**

- NJBankers member - \$300       Non-member\* - \$400

I will require special accommodations/dietary needs to participate.  
Please List: \_\_\_\_\_

#### PAYMENT METHOD

AmEx\_\_ Visa\_\_ MasterCard\_\_ Discover\_\_ Check\_\_  
(To ensure your space, please fax form even if mailing with a check.)

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Signature \_\_\_\_\_

# CONFERENCE BULLETIN continued

**NEW JERSEY BANKERS ASSOCIATION  
ANNAMAE BAERENBACH MEMORIAL  
22<sup>ND</sup> ANNUAL MORTGAGE LENDING CONFERENCE  
Thursday, April 22, 2010  
Renaissance Woodbridge Hotel, Iselin, NJ**

### Program\*

- 8:00 a.m.      **Registration and Continental Breakfast with Exhibitors**      *Ruby Room*
- 8:45 a.m.      **Opening Remarks**      *Crystal Ballroom*  
                    **Kenneth R. Totten**, Chairman  
                    NJBankers Mortgage Steering Committee and  
                    Vice President/Chief Lending Officer  
                    Metuchen Savings Bank
- 8:50 a.m.      **RESPA Panel**  
                    **Joseph A. Grabas**, CTP  
                    The Investors Real Estate Group  
  
                    **Michael Barger**, EVP  
                    Precision Loan Solutions  
  
                    **Lorraine Williams**    *(invited)*  
                    ICS Compliance
- Fraud Panel (FACT Act/Fraud Prevention/Underwriting Criteria)**  
                    **Kathleen Dartnell**, Customer Account Risk Manager  
                    Fannie Mae  
  
                    **Robb Hagberg**, Associate Director  
                    Mortgage Fraud Investigations Credit  
                    & Counterparty Risk Management  
                    Freddie Mac  
  
                    **Peter Darata**, Regional Director, Sales  
                    SettlementOne Credit Corp.  
  
                    **To Be Announced**, Fraud Prevention  
                    RMIC
- Break with Exhibitors**      *Ruby Room*
- Remarks**      *Crystal Ballroom*  
                    **The Honorable Thomas Considine**, Acting Commissioner  
                    New Jersey Department of Banking and Insurance

# CONFERENCE BULLETIN continued

**NEW JERSEY BANKERS ASSOCIATION  
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**Legal Update: State and Federal**

**Edward Butler, Esq.**  
McCarter & English, LLP

- 12:00 p.m.     **Reception with Exhibitors**     *Ruby Room*
- 12:30 p.m.     **Luncheon**     *Crystal Ballroom*  
                  “The Outlook for New Jersey’s Real Estate Market in 2010”  
                  **Patrick J. O’Keefe**, Director of Economic Research  
                  J.H. Cohn LLP

**ATTENDEES ARE ASKED TO CHOOSE FROM EITHER  
COMMERCIAL OR RESIDENTIAL LENDING TRACK**

- 2:05 p.m.     **Loss Mitigation Panel – Commercial Lending**     *Crystal A*
- CRE Loans and Foreclosures and Title Transfers**  
                  **Alan Fellheimer, Esq.**  
                  Fellheimer & Eichen LLP
- Thomas Angstadt**, Assistant Director  
                  Office of Thrift Supervision
- Other Panelists to be Announced*
- 2:05 p.m.     **Loss Mitigation Panel – Residential Lending**     *Crystal Ballroom*
- Jim Dunmeyer**  
                  Cenlar FSB
- Current Status of Foreclosure Process in NJ**  
                  **Michael Ackerman**, Managing Member  
                  Zucker, Goldberg & Ackerman, LLC
- Workout Planning**  
                  **To Be Announced**  
                  Genworth Financial
- 3:30 p.m.     **Closing Remarks/Adjournment/Prize Drawing**     *Crystal Ballroom*  
\* *Program subject to change*

# CONFERENCE BULLETIN continued

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## SPONSORSHIPS

Co-sponsorship includes: a free exhibit table for your firm and one (1) free registration. Sole sponsorship of any event includes same rights as a co-sponsor and provides an opportunity to speak for 15 minutes during the program. Registration for any additional representatives will be at the regular member cost of \$135 per person or \$165 for a non-member.

EVENT	NAME	CO-SPONSOR	SOLE SPONSOR
Morning Program		<b>\$1,500</b>	<b>\$2,700</b>
Reception		<b>\$1,500</b>	<b>\$2,700</b>
Lunch		<b>\$1,500</b>	<b>\$2,700</b>
Afternoon Program		<b>\$1,500</b>	<b>\$2,700</b>

Contact Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

### PAYMENT METHOD

AmEx\_\_ Visa\_\_ MasterCard\_\_ Discover\_\_ Check\_\_

(To ensure your space, please fax form even if mailing with a check.)

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_ CCV# \_\_\_\_\_

Signature \_\_\_\_\_

### Send Completed Form to:

Cindy Zaccaro  
 New Jersey Bankers Association  
 411 North Avenue East  
 Cranford, NJ 07016  
 Fax: 908-272-2720  
[czaccaro@njbankers.com](mailto:czaccaro@njbankers.com)



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## EXHIBIT OPPORTUNITIES

Yes, I would like to exhibit at NJBankers 22<sup>nd</sup> Annual Mortgage Lending Conference

\$300.00 **NJBankers Member Exhibit Space**

\$400.00 **Non-Member Vendor Exhibit Space**

The registration fee will include one eight-foot, skirted, cloth-covered table and ONE representative for your exhibit space. The fee also entitles the representative to the program, Continental breakfast, reception and lunch. Registration for any additional representatives will be at the regular member cost of \$135 per person or \$165 for a non-member.

Name of Representative #1:

\_\_\_\_\_

Name(s) of Additional Representative(s):

\_\_\_\_\_

\_\_\_\_\_

Name of Firm:

\_\_\_\_\_

Address:

\_\_\_\_\_

City/State/Zip:

\_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail \_\_\_\_\_

### PAYMENT METHOD

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Signature \_\_\_\_\_

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[czaccaro@njbankers.com](mailto:czaccaro@njbankers.com)

## CONFERENCE BULLETIN *continued*

RENAISSANCE WOODBRIDGE HOTEL  
515 ROUTE 1 SOUTH (AT GILL LANE)  
ISELIN, NJ 08830  
(732) 634-3600

### ❖ **New Jersey Turnpike North or South**

Take Exit 11 off NJTPK to Garden State Parkway North to Exit 131A. Proceed to fourth traffic light; make right onto Middlesex Essex Turnpike. Go three more traffic lights and make a right onto Gill Lane (you will be in a residential area). Proceed for approximately 1-½ miles; the hotel is on the right just before the Route 1 intersection. If you miss the entrance proceed to Route 1 traffic light and make a right; the hotel entrance is on the right.

### ❖ **Garden State Parkway North or South**

Take Exit 131A off the GSP and follow directions above.

### ❖ ***Alternate Route for Garden State Parkway South***

Take Exit 130 off the GSP to Route 1 North. 1<sup>st</sup> traffic light to Woodbridge Center Drive (Woodbridge Mall); bear to the right to make the jug handle turn for Gill Lane; hotel is located at intersection of Gill Lane and U.S. 1 South.

### ❖ **Newark International Airport**

Follow Route 1 South to Woodbridge, approximately 12 miles. The hotel is on the right.  
OR

Take GSP South and follow directions above for alternate route.

### ❖ **Route 287 North or South**

Take Exit 1A (Route 1 N). Proceed approximately 5 miles (hotel is on the left). Make U-turn onto Route 1 South; the hotel will be on the right.

### ❖ **New York City**

Take Holland Tunnel, Lincoln Tunnel or George Washington Bridge to New Jersey Turnpike South to Exit 11. Follow directions for NJ Turnpike North or South above.

### ❖ **Staten Island**

Take Outerbridge Crossing to Route 440. Route 440 turns into Route 287; proceed to exit 1A (Route 1 North). Continue for approximately 5 miles (hotel is on the left) to U-turn. Make U-turn onto Route 1 South; the hotel is on the right.