

REGISTER NOW!
Best Rates Expire
October 6th

MORTGAGE FRAUD CONFERENCE



December 11-12, 2006
Mandalay Bay Resort & Casino
Las Vegas, Nevada

HEAR EXPERT INSIGHT ON HOW TO DETECT, PREVENT AND COMBAT MORTGAGE FRAUD INCLUDING:

- Establishing a Fraud Management Unit
- Minimizing the Risk of Fraudulent Loans
- Utilizing Fraud Prevention and Detection Software Tools
- Identifying Mortgage Fraud Schemes and Trends
- Curbing Appraisal Fraud and Managing Third Parties in the Mortgage Transaction

Pre-Conference Workshop
Sunday, December 10th

Compliance Strategies:
How to Protect Your
Organization from
Mortgage Fraud

NATIONAL MORTGAGE NEWS
THE NEWSWEEKLY FOR AMERICA'S MORTGAGE INDUSTRY



AMERICAN BANKER



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MORTGAGE FRAUD CONFERENCE

Agenda

About the Event

Dear Mortgage Professional:

According to the FBI, Mortgage Fraud is the fastest growing white-collar crime in the United States — growing at a rate of 140% per year over the past three years, estimating to cost lenders and borrowers between \$1 billion and \$3 billion annually.

Borrowers everywhere are paying for it, as lenders cover losses by charging higher interest rates. The mortgage business has become extremely complicated with regard to compliance, fair lending and predatory lending. Detecting fraud or criminality during the loan process has become more important than ever as it poses a serious threat to the current state and future of the industry.

National Mortgage News will devote two days on this timely topic during our **NEW Mortgage Fraud Conference, December 11-12, 2006 at the Mandalay Bay Resort & Casino in Las Vegas, Nevada.** Hear expert insight on how to detect, prevent and combat mortgage fraud. You will learn practical skills and techniques to help you fully understand the different types of mortgage fraud and the steps you need to take to minimize the risk of losses.

Reduce your risk of fraudulent losses and high costs. Register today for our premier Mortgage Fraud Conference!

We look forward to seeing you in Las Vegas this December.

Regards,
MARK FOGARTY

Group Editorial Director, *National Mortgage News/Mortgage Technology*

Who Should Attend:

- Mortgage Bankers and Brokers
- Loan Originators
- Real Estate Professionals
- Appraisers
- Closing Attorneys and Law Enforcement Professionals Responsible for Fraud Detection, Prevention and Resolution

PRE-CONFERENCE WORKSHOP

Sunday, December 10th, 3:00 – 5:00

Ensuring Proper Checks & Balances in an Organization & Protecting Yourself Against Resulting Threats

The use of state-of-the art automation and compliance tools can protect mortgage professionals at all levels, from brokerage and loan origination to the secondary market. Fraud, whether intentional or not, is not excused by loan pool buyers, market regulators or purchasers. This in-depth, interactive workshop is an opportunity to learn from others' mistakes and build your business at the same time.

JONATHAN KUNKLE
Vice President, Business Development
ARC Systems

PETER KALLODAYCHSAK
Vice President, Sales
Guardian Mortgage Documents

Pre-Conference Workshop fee is \$145. All participants must be registered conference attendees.

DAY ONE

Monday, December 11th

7:15 Registration & Continental Breakfast in Exhibit Hall

8:00 CHAIRPERSON'S WELCOME & OPENING REMARKS

MARK FOGARTY
Group Editorial Director
*National Mortgage News/
Mortgage Technology*

8:15 KEYNOTE PANEL
A 30,000 Foot View: What Lenders Are Really Saying About Mortgage Fraud
It's one of the mortgage industry's hottest topics, yet how much do lenders really know about fraud prevention? What tools are effective and which ones are outdated? A panel of industry experts on fraud prevention will discuss successes and failures, threats, opportunities and new tools required to fight fraud in changing business cycles.

Moderator:
JEFF TAYLOR
Co-Founder
Digital Risk LLC

Panelists:
BRIDGET BERG
Director, Fraud Strategies
GMAC Mortgage Corp.

ROBERT BINNIE
Executive Vice President
WMC Mortgage, A Division of GE

TOM WATERMAN
Vice President, Acquisitions
HSBC Mortgage Services

9:00 **The Hidden Costs of Mortgage Fraud**
This presentation will examine the true costs of mortgage fraud from a neighborhood victim's perspective. Learn how fraud decreases property values, increases taxes and crime rates, where fraud and efforts to fight it are headed, and why the industry needs to work together to tackle this increasingly critical problem.

ANN FULMER
Vice President, Industry Relations
Interthinx

9:45 Refreshment & Networking Break in Exhibit Hall

10:30 PANEL DISCUSSION
Minimizing the Risk of Fraudulent Loans: Best Practices
This session features a panel of credit and fraud management experts who have been successful in convincing

their companies to implement controls to minimize the likelihood of fraudulent mortgage originations. Hear what processes and systems they've put into place to stop fraud before the loan closes.

- How do we achieve this?
- Where do we begin?
- Who needs to be involved?
- How do we determine we are successful?

Moderator:
JOAN FERENCZY
Director, Institutional Investigations
Freddie Mac

Panelists:
MATT HOLLAND
Residential Mortgage Fraud Manager
Sovereign Bank

SHANE SANDS
First Vice President, Quality Assurance
ABN Amro Mortgage Group, Inc.

CHRIS STIMAC
Credit Risk Manager
Oak Street Mortgage

11:15 PANEL DISCUSSION
Insider Fraud: Curbing Appraisal Fraud & Managing Third Parties in the Mortgage Transaction
The mortgage origination process has many players, but only one holds the purse strings, the lender. Several expectations need to be managed and monitored from the broker to the appraiser to the closing agent. Managing these varied parties through the transaction requires careful due diligence on the part of the mortgage lender. Knowing who you are doing business with is the quintessential pre-funding control. It can mean the difference between a mutually beneficial business relationship, and/or a consequence to the bottom line. Discover or reconfirm some of the basics to managing third party relationships and steps to hold your third parties in the transaction accountable when they present the risk of mortgage fraud.

Panelists:
ERNEST KNUDSEN
Director of Compliance Oversight
American Pioneer Financial Services, Inc.

MARTA MCCALL
Senior Vice President,
Risk Management
American Mortgage Network

MARK A. NELSON
Senior Vice President,
Risk Management
JPMorgan Chase Bank N.A.

MORTGAGE FRAUD CONFERENCE



LARRY RUDER
Director Fraud Risk Management
Wells Fargo Mortgage

12:00 Luncheon for Participants, Speakers & Sponsors

12:45 Dessert & Afternoon Networking Break in Exhibit Hall

1:30 PANEL DISCUSSION
Working with Law Enforcement to Fight Mortgage Fraud

This session will address several scenarios regarding mortgage fraud, including flipping properties, identity theft and theft of property. Panelists will offer suggestions of what can be done to help protect banks from entering fraudulent mortgage schemes and what information they need to give law enforcement when a crime has been committed (related to handwriting and counterfeiting of documents).

Moderator:
SUSAN ECKHARDT
Vice President, Compliance
Silver State Mortgage

Panelists:
CHAD BLEDSOE
Supervisory Special Agent
Federal Bureau of Investigation

FRANK GRILLO
Special Agent
Department of Housing
& Urban Development, OIG

KATHERINE KOPPENHAVER
Certified Document Examiner
Forensic Document Examiners

2:15 Crooks, Fraud Schemes, & Trends – Oh My! Identifying Mortgage Fraud Schemes & Trends

This presentation will include how to identify mortgage fraud schemes, report, and share discovered information to benefit the industry. Tools included in this discussion include SARs and other research reporting tools. The latest and greatest schemes provided by industry insiders will be discussed, as well as how they were detected. What can be done to protect honest mortgage lender participants from being taken in by evil-doers trying to take advantage of fraud schemes for profit schemes will be discussed.

MERLE SHARICK
Manager, CPS Mortgage/Real Estate
Business Development
MARI

3:00 Refreshments & Networking Break in Exhibit Hall

3:30 PANEL DISCUSSION
New Markets, New Products, New Territories...Same Old Fraud?

This session will provide you with insight into emerging markets and focus on the fraud challenges we face as we expand into new territories and under-served markets. As the industry moves to create the dream of home ownership we must also understand the criminal element exists in all markets and be aware of what the latest trends and schemes are.

Panelists:
NITA STEITL
Director, Loan Compliance
World Savings Bank / Wachovia

JOHN GRAY
Senior Vice President
EMC Mortgage Corp

SANDEE M. RAMPINO
First Vice President,
Quality Assurance & Fraud Prevention
HSBC Mortgage Corporation (USA)

LARRY RUDER
Director Fraud Risk Management
Wells Fargo Mortgage

4:15 Utilizing Fraud Prevention & Detection Software Tools
This presentation will encompass fraud facts from various sources, including Rapid Reporting statistics and the "Griswold" study. Highlights include:

- Current areas and costs of fraud in the marketplace: flipping, appraisal income and identity fraud
- Common reasons that companies are not using fraud prevention tools
- Current fraud prevention tools available to combat and eliminate these specific types of fraud

JAY H. MEADOWS
President & Chief Executive Officer
Rapid Reporting, LLC

BRYNN STENSURD
Senior Vice President,
Correspondent Lending Group
South Star Funding

5:00 - 6:30 Reception in Exhibit Hall

DAY TWO
Tuesday, December 12th

7:30 Continental Breakfast in Exhibit Hall

8:30 CHAIRPERSON'S RECAP OF DAY ONE

8:45 PANEL DISCUSSION
Establishing a Fraud Management Unit
Is it time to take your pre- and post-funding investigative efforts to the next level? Have you grown to the point where you need to dedicate staff to fight mortgage fraud full-time? This panel will teach you how to assemble the right investigative staff, where to locate a fraud unit within your organization and how to get the unit the clout it needs to be effective. Speaking from their experience in establishing a mortgage fraud investigation team, this panel of experts will share best practices to assist you as you develop your anti-fraud unit.

Moderator:
JOAN FERENCZY
Director, Institutional Investigations
Freddie Mac

Panelists:
CHERYL HOWE
Senior Vice President, Quality Control
Aurora Loan Services

MARK KASAK
Assistant Vice President, Enterprise
Fraud Prevention & Investigations
Option One Mortgage Corporation

MARC LOEWENTHAL
Chief Privacy Officer
New Century Mortgage

JUDY YODONISE
National Operations Manager
MortgageIT, Inc. / Deutsche Bank

9:30 PANEL DISCUSSION
Detecting Mortgage Fraud: Servicing & Securities Impact
This session will focus on the early signs of detecting loans and what tools are utilized to detect and prove the existence of fraudulent loans. This panel of experts will discuss how surveillance is successful and the key points to proving your case for filing counterclaims and the obstacles associated with recouping losses.

Moderator:
NEIL MORSE
Industry Consultant
Morse Communications

Panelists:
LESTER DOMINICK
President
MortgageFlex Systems, Inc.

BOB NORRELL
Senior Vice President
Litton Loan Servicing

WILLIAM G. ROEHRENBECK
President & Chief Executive Officer
Arvest & Central
Mortgage Companies

10:15 Refreshment & Networking Break in Exhibit Hall

10:45 PANEL DISCUSSION
Loss Mitigation & Recovery
What can you do? What MUST you do to recover fraud losses? This panel will present useful strategies to recover losses from various sources: from title companies, appraisers, E&O insurance, real estate agents and loan brokers. When can you recover and when should you just write off the loss and move on? This presentation will help you gain greater confidence in handling the recovery of fraud losses.

Panelists:
ROLAND REYNOLDS
Partner
Pfeifer & Reynolds LLP

BOB SIMPSON
President
IMARC

11:30 Litigation Strategies of Recovery
Certain schemes and losses demand immediate and aggressive recovery efforts. At other times, spending money on litigation is throwing good money after bad. Learn how to identify losses that can be recovered in litigation, prepare a case for referral to counsel and preserve the right to pursue the players. This session will also focus on identifying which parties to bring legal action in order to maximize recovery, strategies and causes of action available in mortgage fraud cases and how to select counsel and be an active and knowledgeable consumer of legal services.

RACHEL M. DOLLAR
Attorney
The Dollar Law Firm PC

12:15 Conference Concludes



About the Venue: Mandalay Bay Resort and Casino

Tropically themed with elegant architecture and lush surroundings, this is the place to see and be seen in the hippest spot in town. Two distinct hotels operating under the umbrella of one exciting resort, Mandalay Bay and THEhotel at Mandalay Bay offer a high-end room product, superb dining by world-renowned chefs, an array of swanky nightspots, the best pool in Las Vegas and much more!

UPCOMING MORTGAGE EVENT:

10th Annual Mortgage Technology Conference
January 28-29, 2007
The Buttes, A Marriott Resort, Tempe, AZ

SPECIAL COMBINATION OFFER!

Register and pay now for both the Mortgage Fraud Conference, December 11-12, 2006, and the Mortgage Technology Conference, January 28-29, 2007 at a discounted rate of \$1490* for Lending Institutions only. That's a savings of \$300 off our lowest rate!

To take advantage of this offer, you must call our Customer Service Department at 800-803-3424 or at 212-803-6093.

This offer is good until 11/3/06.

* Cancellation of registration for either event will result in a violation of offer. Registration fee will be adjusted to reflect single event pricing at time of registration. SourceMedia cancellation fee applies.

SPONSORSHIP AND EXHIBIT OPPORTUNITIES

The Mortgage Fraud Conference is designed for senior level mortgage professionals. Our event allows you to present your product or service and communicate its benefits to this specialized audience in a forum tailored for relationship building and purchasing decisions. We have organized this event to provide numerous networking opportunities and encourage you to capitalize on the opportunity to have meaningful interactions with senior level mortgage banking professionals. Our team will customize sponsorship opportunities based on your needs, allowing you to convey your message to this highly targeted audience.

For information regarding sponsorship and exhibit opportunities, please contact Adam Dadich at 212-803-6089 or via e-mail at adam.dadich@sourcemediacom.com.

MEDIA SPONSORS:

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PAYMENTS

Please make checks payable to SourceMedia, Inc. C&E and include the name(s) of the attendee(s) on the face of the check. We accept American Express, Diners Club, Discover, Visa, and MasterCard. Registration fees include all breakfasts, lunches, refreshment breaks, receptions and a copy of the conference workbook. Full Payment must be received 14 days prior to the event.

DISCLAIMERS

We reserve the right to change or replace speakers without notice.

SUBSTITUTIONS & CANCELLATIONS

Substitutions may be sent at any time. All cancellations must be received in writing at least 14 days prior to the event in order to receive a refund or letter of credit. All refunds are subject to a \$250 administration fee. No refunds or letters of credit are available later than 14 days prior to the event.

HOTEL ACCOMMODATIONS

SourceMedia has secured a block of rooms at a special discounted rate. Be sure to mention that you are a SourceMedia event participant. Rooms will be available on a first come first serve basis. Please make your reservations by November 2, 2006.

Venue: Mandalay Bay Resort & Casino
3950 Las Vegas Boulevard
Las Vegas, NV 89119

Phone: 877-632-7000
702-632-7000

Web: www.mandalaybay.com

Room Rate: \$149 single/double

Attire: Business Casual

In accordance with the Americans with Disabilities Act, do you have any specific needs.

yes no
(If yes, you will be contacted)

4 EASY REGISTRATION METHODS

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Check Enclosed Make checks payable to: SourceMedia, Inc. C&E.
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REGISTRATION RATES

Best Rates!

	Exp: 10/06/06	Exp: 11/03/06		
	EARLY BIRD 1	EARLY BIRD 2	STANDARD	SUBTOTAL
___ Lending Institutions:	\$795	\$845	\$895	
___ All Others:	\$995	\$1095	\$1195	
___ Pre-conference Workshop:	\$145	\$145	\$145	
			TOTAL	

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