



**2006 National
Real Estate Lending
CONFERENCE AND MARKETPLACE**

Compete and Thrive in Today's Complex Mortgage Market

**FEBRUARY 5-8, 2006 • WESTIN KIERLAND RESORT & SPA
SCOTTSDALE, ARIZONA**

Updated Conference Program Inside!

NATIONAL REAL ESTATE LENDING Conference & Marketplace



February 5-8, 2006
Westin Kierland Resort & Spa
Scottsdale, Arizona

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Compete & Thrive in Today's Complex Mortgage Market

Get the strategic and tactical information that your bank needs to stay competitive and thrive in today's complex lending market. Practical hands-on sessions delve into critical facets of the mortgage business, with emphasis on increasing production volume to gain the competitive edge.

Topics include

- ▶ Loan Officer Management
- ▶ Products & Pricing
- ▶ Building a Marketing Culture
- ▶ Managing the Servicing Asset
- ▶ Risk Management
- ▶ New Markets
- ▶ Execution Options
- ▶ High-impact Production
- ▶ And much more

Your Satisfaction Guaranteed

ACB is proud to deliver first-rate programs. If you are not satisfied, please notify ACB in writing and we will gladly refund your registration fee.

General Session Speakers



Linda Brakeall

*Success Strategist™, President
Phoenix Seminars, Hawthorne Woods, IL*

How to Rate Proof Your Bank's Business

Nationally known speaker and trainer for the mortgage and real estate industries brings over 20 years of sales, management, marketing, and speaking experience to positively impact your bottom line. Linda gives

innovative and practical tips about marketing, sales training, motivation, communications, public speaking & presentation skills.



Diane Casey-Landry

*President & CEO
America's Community Bankers, Washington, DC*

Since joining ACB in January 2000, Diane has focused ACB's attention on providing strong advocacy, excellent educational programs, enhanced staff expertise, and new products and services, including the America's

Community Bankers NASDAQ Index—the unique community bank stock index. Prior to ACB, she was a principal and National Director of Financial Services for Grant Thornton LLP where she was the Chairman of the Firm's National Financial Services Committee and oversaw the Firm's financial services practice.



Eugene M. McQuade (invited)

President & COO, Freddie Mac, McLean, VA

Eugene M. McQuade is president and chief operating officer of Freddie Mac where he reports to Chairman and CEO Richard F. Syron. Reporting to McQuade are Freddie Mac's Finance, Corporate Strategy & Administration, Information Systems and Services,

Mortgage Sourcing, Operations & Funding, and Mission divisions. Prior to joining Freddie Mac, McQuade served as president of Bank of America Corporation. He had been president and chief operating officer at FleetBoston Financial Corp. before helping to bring about the merger between that company and Bank of America.



F. Weller Meyer

*Chairman, America's Community Bankers
And President & CEO*

Acacia Federal Savings Bank, Falls Church, VA

Weller is a past chairman of ACB Business Partners, Inc., ACB's COMPAC Board of Governors, and ACB's GSE Policy Committee, and has been an active member

of the ACB Board of Directors since 1998. He is chairman of the Executive Committee and as Chairman of ACB, he serves as an ex officio member of all ACB standing committees. Weller also served as president of the Federal Reserve Board's Thrift Institutions Advisory Council in 2000. He has also been active in state and regional banking associations.



Daniel H. Mudd (invited)

*President & CEO
Fannie Mae, Washington, DC*

Daniel H. Mudd was appointed to his post on June 1, 2005 and also serves as a director of the company. Previously, Mudd served as Vice Chair and COO. Prior to joining Fannie Mae, he was president and chief executive officer of GE Capital, Japan. Mr. Mudd

was an officer in the U.S. Marines and was decorated for combat service in

Beirut, Lebanon. Mr. Mudd is currently on the boards of the Fannie Mae Foundation, Ryder System, Inc., Local Initiatives Support Corporation (LISC), the Center for the Study of the Presidency, Hampton University, and the University of Virginia Board of Managers. He is a member of the Business Roundtable, the Council on Foreign Relations, and has advised APEC and the Oriental and General Fund, Ltd.

Bill O'Leary

*Director of Business Strategies for Community & Multicultural Lending,
Fannie Mae, Washington, DC*

Understanding Minority Consumers in the Financial Arena

Bill is responsible for providing best-in-class research insights and marketing strategy consulting to Fannie Mae and its 2000+ lender partners. African American, Hispanic and new immigrant consumers are his team's primary focus. His team conducts qualitative and quantitative research on a wide range of subjects, including consumers, realtors, lenders, brokers, and home counselors. Major projects have included the Consumer Habits & Practices Study, Mortgage Broker Habits & Practices, Realtor Habits & Practices, and Asian New Immigrant Exploratory research. In addition, his team supports Fannie Mae lender partners by converting research findings into actionable marketing strategies.



Martin A. Regalia

*VP & Chief Economist
U. S. Chamber of Commerce, Washington, DC*

Dr. Martin Regalia, vice president and chief economist, Economic and Tax Policy, of the U. S. Chamber of Commerce, is a leading economist who has served as principal fiscal analyst for the Congressional Budget

Office, as an economist for the Federal Reserve's Board of Governors, in both banking and capital markets sections, and as financial economist for the Federal Deposit Insurance Corporation.



Kevin D. Schneider

*President, Mortgage Insurance, U. S.
Genworth Financial, Raleigh, NC*

Kevin Schneider is responsible for leading the United States business with responsibility for the Sales function as well as Marketing and Operations activities. Mr. Schneider began his career with GE as Executive Vice

President Sales and Commercial Services for GE Capital Rail Services. Prior to joining Mortgage Insurance in April 2003, Schneider was Chief Quality Officer for GE Commercial Finance in Stamford, CT.



Pat Sherlock

*Founder & President, QFS Consulting, Medford, NJ
The Seven Keys to Top Loan Production*

Pat's firm conducted ground-breaking research on the practices and personality characteristics of the top producers and managers in mortgage banking. Pat has been in the mortgage industry over 20 years. She is

the author of "Reaching the Top of Your Game: Best Practices of the Top Mortgage Originators" - a best-selling book that analyzes the sales techniques and work habits of the top producers at the top 100 mortgage banking firms. In 2003, she wrote a sequel, "Winning Strategies in Commission Sales", and in 2006, she will publish "Best Practices of Top Sales Managers". Pat will share her company's proprietary research on how to build a successful sales force.

Schedule At-A-Glance

Friday, February 3

6 p.m. – 9 p.m.

**ACB Business Partners Board of Directors
Reception & Dinner**

(by invitation only)

Saturday, February 4

8:30 a.m. – 12 Noon

ACB Business Partners Board of Directors Meeting

1 p.m. – 3:30 p.m.

**Government Affairs Steering Committee Meeting
with Lunch**

1 p.m. – 4:30 p.m.

Secondary Marketing 101: Getting Started

6:30 p.m. – 9:30 p.m.

**ACB Board of Directors & Mortgage Markets & Lending
Technology Committee Reception and Dinner**

(by invitation only)

Sunday, February 5

8:30 a.m. – 12 Noon

**Secondary Marketing 201: Taking it to the
Next Level**

8:30 a.m. – 12 Noon

ACB Board of Directors Meeting

10 a.m. – 3 p.m.

Exhibitor Registration & Set-Up

12 Noon – 3:30 p.m.

**Mortgage Markets and Lending Technology
Committee Meeting with Lunch**

2 p.m. – 5 p.m.

Registration & Information

4 p.m. – end of game

Super Bowl XL Party

Sponsored by ACB Business Partners

Monday, February 6

7 a.m. – 8:15 a.m.

**ACB/Fannie Mae Liaison Meeting
with Breakfast** *(by invitation only)*

7:30 a.m. – 8:15 a.m.

**Mortgage Solutions Presentation
with Breakfast**

7:30 a.m. – 8:30 a.m.

Continental Breakfast in the Marketplace

8:30 a.m. – 12 Noon

General Session & Concurrent Sessions

1 p.m. – 6 p.m.

Optional Golf Tournament with Box Lunch

Sponsored by Fannie Mae

7 p.m. – 8 p.m.

19th Hole Reception

Sponsored by Fannie Mae

Tuesday, February 7

7 a.m. – 8:15 a.m.

ACB/Freddie Mac Liaison Meeting with Breakfast

(by invitation only)

7:30 a.m. – 8:15 a.m.

Mortgage Solutions Presentation with Breakfast

7:30 a.m. – 8:30 a.m.

Continental Breakfast in the Marketplace

8:30 a.m. – 12 Noon

General Session & Concurrent Sessions

12 Noon – 1:30 p.m.

Lunch in the Marketplace

1:30 p.m. – 4:45 p.m.

Concurrent Sessions & Peer Groups

5:30 p.m. – 6:30 p.m.

Reception

Sponsored by Freddie Mac

Wednesday, February 8

8 a.m. – 10:30 a.m.

Concurrent Sessions & Closing General Session

10:30 a.m.

Adjourn

Concurrent Sessions Topics

Innovative Instruments

New types of mortgage products seem to be taking over. Interest Only, Option ARMs, stated income, limited documentation mortgages can get more people into homes, but ... how do they work? When do they work? When do they create too much risk?

GSE Updates

The newest developments in mortgage technology and secondary market programs from the GSE giants – Fannie Mae and Freddie Mac.

Commitment Options

Using Mandatory and Best Efforts commitments to your best possible advantage. Managing your pipeline for optimum results.

Pass Your Exam

Learn first hand from Federal Banking Regulators how to prepare for an examination of your mortgage portfolio. Compliance pitfalls that experienced examiners often find are also explained.

A Treasure Trove of Products

New twists on traditional mortgage products, including: construction-to-permanent, hybrid ARMs, reverse, non-prime, and HELOCs.

Managing Risk in Your Portfolio

Examine the biggest challenges that your portfolio presents... credit risk and interest rate risk. Learn the best ways to manage the mortgage asset in different environments.

Technology for Small & Medium Sized Banks

Learn how small and medium-sized lenders can leverage existing technology to improve processes and increase profits.

And, the ever-popular Peer Group Discussions.

Optional Education Sessions

This is the perfect warm-up for the conference! Build a strong base of knowledge through one or both of these half-day workshops!

Getting Started in the Secondary Mortgage Market

Whether you are new to the secondary markets or have sold loans before, these sessions have something to offer you. This two-part series covers all the basic skills and information you need to participate in the secondary mortgage market.

Part I: Secondary Marketing 101: Getting Started

Saturday, February 4, 1 p.m. – 4:30 p.m.

Focuses on the basic skills and fundamentals: What's the first step to selling and servicing loans? How do I read the rate and pricing sheets and make calculations? How can we become a seller/servicer? What options do community banks have? What do we need to do to prepare?

Part II: Secondary Marketing 201: Taking It To The Next Level

Sunday, February 5, 8:30 a.m. – 12 Noon

Develop your skills and understanding by exploring pipeline management and alternative strategies. What is the best way for us to deliver loans? How do I evaluate different investors and programs? How can I best manage my pipeline? What are some industry best practices?

Plus:

Results of ACB's 2005 Real Estate Lending Survey

ACB's Mortgage Markets and Lending Technology Committee Update

Free Survey Report for Attendees

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REGISTRATION FORM

(Print or type names as they should appear on the meeting badge and duplicate this form for additional registrants.)

REGISTRANT INFO

Name _____ Nickname for Badge(s) _____
 Title/Function _____
 Institution _____
 Address _____
 City/State/Zip _____
 Telephone () _____ Fax () _____ E-mail _____
 Guest's Name (if attending) _____

MEETING REGISTRATION & PAYMENT

Registration Fees

- ACB Member..... \$895
- Nonmember..... \$1,125
- Guest \$195

Optional Education Sessions

- Secondary Marketing 101 (Sat., Feb. 4) \$175
- Secondary Marketing 201 (Sun., Feb. 5) \$175
- Both 101 & 201: \$325

Golf Tournament (Box Lunch Included)

Monday, February 6, 2006 1 p.m. - 6 p.m.

_____ Player(s) at \$180/player _____ Handicap _____

Additional players in foursome (please note names and handicaps):

1. _____
2. _____
3. _____
4. _____

Optional Tours

- Hot Air Ballooning (Sun., Feb. 5)
_____ Persons at \$190 per person
- Scenic River Float (Mon., Feb. 6)
_____ Persons at \$110 per person
- Insights to Arizona Homes (Mon., Feb. 6)
_____ Persons at \$80 per person

Marketplace Registration and Fee

Complete both the above conference registration section and the Marketplace registration section below. Exhibiting fee covers one 8x10 display plus one conference registration.

Exhibiting Fee

- Member \$995
- Nonmember..... \$1,245
- Additional Exhibitor Registration..... \$495
_____ @ \$495 per person
- Send Exhibitor Service Kit to (Required):
- Name _____
- Title _____
- Address _____
- City/State/Zip _____

Phone _____

Fax _____

E-mail _____

Total Fees

Delegate(s)	\$ _____
Guest	\$ _____
Golf	\$ _____
Tour(s)	\$ _____
Marketplace	\$ _____
Add'l. Exhibitor Registration	\$ _____
Education Session	\$ _____
TOTAL	\$ _____

Payment (for all fees except hotel)

- Check (payable to ACB)
- Visa MC AMEX
- Card # _____
- Exp. Date _____
- Signature _____

If you have a disability that may affect your participation in this conference, check here and attach statement regarding your needs. We will contact you to discuss accommodations.

Hotel Accommodations

ACB customer service will handle all hotel reservations. A block of rooms has been reserved for attendees at Westin Kierland Resort & Spa. To ensure your accommodations at the special conference rate, please make your reservations by **Friday, January 6, 2006**. Reservations received after this date will be accepted on a space and rate availability basis.

I will not need hotel accommodations.

Room Rates

Single/Double\$285

*Plus applicable state and local taxes of 12.07% (subject to change)

Arriving: _____ Departing: _____

(Check in 4 p.m., Check out Noon)

- Nonsmoking Smoking

If it becomes necessary to cancel my reservations, I will assume responsibility for contacting the hotel directly.

A deposit equal to one night's stay is required to hold each reservation, and upon check-in, shall be applied to the final night of the stay. This deposit is refundable if notice is received at least 72 hours prior to arrival and a cancellation number is obtained. All deposits will be charged at the time the reservation is made. Deposits can be made by credit card or check. Checks: Room deposit checks must be made to Westin Kierland Resort & Spa. Credit Cards: In order to guarantee my room reservation, I hereby furnish ACB with my credit card number, shown below, and authorize ACB to transmit this number (through any written, electronic or verbal means) to Westin Kierland Resort & Spa.

Card Name: Visa MC AMEX

Card # _____

Exp. Date _____

Signature _____

3 Easy Ways to Register

1

Online

www.AmericasCommunityBankers.com/conferences/2006/REL

2

Fax

to (202) 659-1134

3

Mail

to:
Customer Service
America's Community Bankers
P.O. Box 91712
Washington, DC
20009-1712

Questions?

Should Be Directed To:
Program Content
Sheryl D'Amico
(202) 857-3146

Marketplace & Sponsorship
Liz Felmev
(202) 857-3162

Registration & Hotel Information
Laura Friel
(202) 857-5087

Refund Policy

If you cancel your conference registration, we encourage substitutions but will make a full refund of your registration fee provided you inform us no later than **Friday, January 6, 2006**. After this date, a \$150 fee will be applied to registration cancellations and tour/special event fees will be nonrefundable. No refunds will be made after the conference begins.

Source Code: REL1105

HOTEL

Conference Features

ACB's Super Bowl XL Party

Sunday February 5, 2006, 4:00 pm - End of Game

Were you there with ACB for our Super Bowl XXXVIII Party in 2004? It was an incredible, much talked about event that we are going to try to top in 2006! Watch the big game in style on a projection screen while enjoying great food, drinks and company. *Sponsored by ACB Business Partners*

SPONSOR AN EVENT

40 Years of Football Greatness Meets 250 Community Bank Lending Executives at the Event of the Season. ACB's Super Bowl XL Extravaganza is THE place to meet some of the most prosperous and progressive community banks in the nation. Join us as a sponsor of this event and go down in history as a top player in the industry! 2004's party was the most talked about event at the conference. Don't miss this amazing opportunity to spotlight your company and forge new relationships.

EXHIBIT IN THE 2005 MARKETPLACE!

Don't miss this chance to show and discuss your products and services. The Marketplace hours are scheduled to maximize delegate traffic.

For more information about sponsorship or exhibiting, call Liz Felmey at (888) 872-0275, ext. 3126 or lfelmey@acbankers.org.

**SOLD
OUT
IN 2005!**

Optional Tours

Hot Air Ballooning

Sunday, February 5, 7 a.m. – 10 a.m.

\$190 per person

Glide gracefully over the spectacular landscape of the Sonoran Desert with only the wind to propel your balloon. Your flight will conclude with the traditional champagne toast and a brief history of ballooning told as only a FAA licensed pilot could tell. Each participant receives a First Flight Certificate to commemorate his or her flight. A light continental breakfast will be served after the flight. Suggested attire: Comfortable and casual clothing and closed-toed shoes (no open-toed shoes or sandals).

Scenic River Float

Monday, February 6, 1 p.m. – 5 p.m.

\$110 per person

This relaxing tour down the lower Salt River is a perfect introduction to the beauty and wonder of the Sonoran Desert. Keep an eye out for bald eagles, coyotes, wild horses, mule deer and desert bighorn sheep as you journey downstream between towering saguaro cactus and shady mesquite groves. Your guide will be sure to share extensive knowledge of the interesting and colorful history of the area. Suggested attire: Comfortable and casual clothing and sneakers.

Insights to Arizona Homes

Monday, February 6, 1 p.m. – 5 p.m.

\$80 per person

Enjoy touring selected unique homes in the Valley. These homes were chosen for a variety of their attributes including art collections, architecture, location, view, gardens and many other special characteristics.

Car Rental

Avis is offering special daily and weekly rental rates on all car classes while in Arizona from January 29 – February 15, 2006. Rentals are subject to certain restrictions, taxes and surcharges. Advance reservations are suggested. To obtain these conference rates, call (800) 331-1600 or on-line at www.avis.com and refer to the special Avis Worldwide Discount (AWD) Number B766612.



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The most comprehensive real estate conference available is also designed for community banks. Hear from top industry leaders about the latest products, services, and technology developments while you network with mortgage lending executives from across the nation. The Marketplace features top vendors with products and services to help you maintain success in an ever-competitive industry. Whether your niche is residential or commercial, portfolio lender or active seller in the secondary market, this conference is for you. All of this and a great location make the **2006 National Real Estate Lending Conference & Marketplace** a "must attend"!



900 19th Street, NW, Suite 400
Washington, DC 20006
www.AmericasCommunityBankers.com



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