



# American Association of Residential Mortgage Regulators

## Spring 2004 Examiner Training School

### AARMR Basic Examiner Training School: Fundamentals of Mortgage Banking March 29 – 31, 2004

#### Monday, March 29, 2004

8:00AM – 9:00AM	Registration
9:00AM – 9:30AM	<b>Purpose and Introduction</b>
9:30AM – 10:30AM	<b>Loan Origination</b> Pat Hartman, Countrywide
10:30AM – 10:45AM	Break
10:45AM – 12:00NN	<b>Loan Processing</b> Pat Hartman, Countrywide
12:00PM – 1:30PM	Lunch
1:30PM – 3:00PM	<b>Loan Underwriting</b> Pat Hartman, Countrywide
3:00PM – 3:30PM	Break
3:30PM – 5:00PM	<b>Loan Products</b> Stacey Riffin, Kirkpatrick & Lockhart

#### Tuesday, March 30, 2004

8:00AM – 9:00AM	Hospitality
9:00AM – 10:30AM	<b>Federal Regulations &amp; Disclosure – RESPA</b> Grant Mitchell, Lotstein Buckman, LLP
10:30AM – 10:45AM	Break
10:45AM – 12:00NN	<b>Federal Regulations &amp; Disclosure – Reg B</b> Sandra Wilmore, FTC
12:00NN – 1:00PM	Lunch Provided
1:00PM – 3:00PM	<b>Federal Regulations &amp; Disclosure – Reg Z</b> Allison Brown, FTC
3:00PM – 3:15PM	Break
3:15PM – 5:00PM	<b>Loan Closings</b> Bonnie Nachamie, Esq.

#### Wednesday, March 31, 2004

8:00AM – 9:00AM	Hospitality
9:00AM – 10:15AM	<b>Funding a Pipeline</b> Claire McDonald, Cendant Mortgage
10:15AM – 10:30AM	Break
10:30AM – 11:45AM	<b>Securitization</b> Claire McDonald, Cendant Mortgage
11:45AM – 12:00PM	<b>Adjournment &amp; Distribution of Certificates</b>

### AARMR Advanced Examiner Training School: Federal Regulations Update March 31 – April 2, 2004

#### Wednesday, March 31, 2004

11:00AM – 1:00PM	Registration
1:00PM – 1:15PM	<b>Purpose and Introduction</b>
1:15PM – 3:00PM	<b>Victims of Predatory Lending</b> Chuck Cross, WA
3:00PM – 3:15PM	Break
3:15PM – 5:00PM	<b>Examining a Warehouse Line</b> John Denes, NY

#### Thursday, April 1, 2004

8:00AM – 9:00AM	Hospitality
9:00AM – 10:15AM	<b>RESPA Issues</b> Ivy Jackson, Teresa Payne, Kevin McClary, Deborah Denton & Robert Sheena, HUD
10:15AM – 10:30AM	Break
10:30AM – 12:00NN	<b>Sham Title Companies</b> Joan Kayagil & Irene Koerner, HUD
12:00NN – 1:30PM	Lunch Provided
1:30PM – 3:30PM	<b>FTC Update</b> Allison Brown, Michael Goodman & T. Kevin Marr, FTC
3:30PM – 3:45PM	Break
3:45PM – 5:00PM	<b>Recent Examination Issues / The Inside Scoop</b>

#### Friday, April 2, 2004

8:00AM – 9:00AM	Hospitality
9:00AM – 10:15AM	<b>Current Fraud Trends</b> Kevin Ludden, Freddie Mac
10:15AM – 10:30AM	Break
10:30AM – 11:45AM	<b>Identity Theft Provisions / OCC Preemption</b> Suzanne Garwood, Kirkpatrick & Lockhart
11:45AM – 12:00NN	<b>Adjournment &amp; Distribution of Certificates</b>