



American
Association of
Residential
Mortgage
Regulators

Basic Examiner Training School: Fundamentals of Mortgage Banking

April 5–7, 2005

Omni Charlotte Hotel

Charlotte, NC

A G E N D A

Tuesday, April 5

- 8:00AM – 9:00AM Registration
- 9:00AM – 9:30AM **Purpose and Introduction**
Chuck Cross, AARMR President
- 9:30AM – 10:30AM **Loan Origination**
Pat Hartman, Countrywide Home Loans
- 10:30AM – 10:45AM Break
- 10:45AM – 12:00PM **Loan Processing**
Pat Hartman, Countrywide Home Loans
- 12:00PM – 1:30PM Lunch (provided)
- 1:30PM – 3:00PM **Loan Underwriting**
Pat Hartman, Countrywide Home Loans
- 3:00PM – 3:15PM Break
- 3:15PM – 5:00PM **Loan Products**
Christopher Cruise, TrainingPro

Wednesday, April 6

- 8:00AM – 9:00AM Hospitality
- 9:00AM – 10:30AM **Regulation B:
Equal Credit Opportunity Act**
Bonnie Nachamie, Attorney
- 10:30AM – 10:45AM Break
- 10:45AM – 12:15PM **RESPA Overview**
Bonnie Nachamie, Attorney
- 12:15PM – 1:30PM Lunch (on your own)
- 1:30PM – 3:00PM **Loan Closing**
Bonnie Nachamie, Attorney
- 3:00PM – 3:15PM Break
- 3:15PM – 5:00PM **Regulation Z:
Truth-in-Lending Act**
John Krebs, Federal Trade Commission

Thursday, April 7

- 8:00AM – 9:00AM Hospitality
- 9:00AM – 10:30AM **High Cost Mortgage Calculations**
Bill Beall, Federal Reserve Bank, Richmond
- 10:30AM – 10:45AM Break
- 10:45AM – 12:15PM **Funding a Pipeline and Securitization**
Claire McDonald, Cendant Mortgage
- 12:15PM – 1:30PM Lunch (on your own)
- 1:15PM – 2:45PM **Purchase Money Real Estate Transaction –
Product Overview**
Bill Beall, Federal Reserve Bank, Richmond
- 2:45PM – 3:00PM Break
- 3:00PM – 4:45PM **Credit Scoring 101**
Pete Levine, Trans Union
- 4:45PM – 5:00PM **Distribution of Certificates**

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