



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2010 – 86

May 11, 2010

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO &
Lending Specialists

RE: CBA Web Seminars -- Two-Part Series: The New Mortgage Business

Participate in this web seminar to improve your mortgage lending operations and learn about the Homeowner Affordability and Stability Plan. This is not your father's Mortgage Market. The changes in this segment of banking are profound. From appraisal valuations to underwriting to secondary markets to private mortgage insurance; the Sub-prime and Jumbo markets are in flux with constantly changing rules. Today's mortgage market has been buffeted by many ill winds: foreclosures, dropping values, exotic mortgage products, and collapsed sales markets. The Federal Government's response to this crisis, the Homeowner Affordability and Stability Plan, will have a major impact. These programs are designed to boost the economy and assist 7-9 million homeowners. The major goals of these initiatives are:

- To reduce monthly payments even without sufficient value
- A modification program to reduce foreclosures

PART I – MONDAY, JUNE 7, 2010

SEMINAR HIGHLIGHTS:

- Industry Trends
- Taking a High Quality Loan Application
- The Secondary Mortgage Market
- PMI
- Appraisal Review
- Acceptable Compensating Factors
- Home Affordable Refinance Program

PART II - MONDAY, JUNE 14, 2010

SEMINAR HIGHLIGHTS:

- Loan Processing
- Underwriting Guidelines (Fannie Mae)
 - Conventional
 - FHA
- Residential Credit Reports
 - Automated Underwriting
 - Credit Scoring
 - Validating
- Originations
- Home Affordable Modification program to prevent foreclosures

AUDIENCE

This seminar focuses on consumer real estate lending. All personnel with a role in the real estate lending process, including mortgage loan officers, branch managers, loan processors, loan and review personnel, should attend. **CE Applied**: 2.5 hours towards the CLBB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

David Kemp is President of Bankers Management, Inc. (BMI). Prior to forming BMI, David served as VP/Director of Credit Services for Cannon Financial Institute where he trained bankers nationwide. He also delivered training programs for banking associations and financial institutions. Before joining Cannon, David was VP/Corporate Finance with Citicorp North America.

WHAT IS A WEB SEMINAR?

A web seminar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

CBA WEB SEMINAR

TWO PART SERIES: THE NEW MORTGAGE BUSINESS

Part I: Monday, June 7, 2010

2:30 p.m. - 4:30 p.m. (EST)

Part II: Monday, June 14, 2010

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to June 1st (Part I) and June 7th (Part II)

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>.

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR – PART I – THE NEW MORTGAGE BUSINESS

Monday, June 7, 2010 - (Seminar code: SW2-1020)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

CBA WEB SEMINAR -- PART II – THE NEW MORTGAGE BUSINESS

Monday, June 14, 2010 - (Seminar code: SW2-1020)

Web Seminar/Materials (live hookup) \$255 member \$510 non-member

On-Demand Web Seminar/Materials \$275 member \$550 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

MasterCard

Visa

AMEX

Card Number _____

Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____

Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 888-262-7701 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****