

F Covers Fundamentals through Intermediate

I Covers Intermediate through Advanced

A Covers Advanced levels

S 2-Hour Super Session

ATTORNEY-CLIENT INTERACTION

Dangerous Document Issues – Standing and Evidence in the Courts **A**

- ◆ Required documents to appear
- ◆ Results for not having the right documents
- ◆ Affidavits and declarations vs. live testimony
- ◆ Best practices
- ◆ Discussion of MERS

NEW Legislative Updates **I**

- ◆ State-by-state major updates
- ◆ Federal updates
- ◆ Municipal ordinances

NEW Mediation Hearings **I**

- ◆ Notification to Servicer – Scheduled Mediation Hearing
- ◆ Coordinating Attendance – Notification to counsel
- ◆ Preparation for mediation
- ◆ Common concerns
- ◆ Monitoring results of hearings

NEW Mortgage Fraud and Identity Theft **I S**

- ◆ Identifying and Servicing Fraudulent Loans
- ◆ Identity Theft and the Fair Credit Reporting Act's "Red Flag" Regulations
- ◆ Maximizing Recovery while Minimizing Liability
- ◆ Repurchase demands and assignee liability

BANKRUPTCY

Advanced Bankruptcy **A S**

- ◆ Automatic stay issues
- ◆ Plan confirmation
- ◆ Lien stripping and cram downs
- ◆ Claim issues
- ◆ Payment application
- ◆ Servicing after discharge
- ◆ Red flag documents

NEW Bankruptcy Workouts **I**

- ◆ Attitude of Judges and Trustees to bankruptcy workouts
- ◆ Workouts during Chapter 7
- ◆ Workouts during Chapter 13
- ◆ Servicer issues
- ◆ Proposed workout initiatives
- ◆ Proposed cram down legislation

FORECLOSURE

Advanced Foreclosure Issues **A S**

- ◆ Default/acceleration issues
- ◆ Fraud claims in foreclosure
- ◆ Mortgage elimination of other
- ◆ Effective handling of contested
- ◆ Payment application issues
- ◆ Escrow accounting
- ◆ New cases

Loss Mitigation Forum **I S**

- ◆ Effective methodologies
- ◆ Dealing with non-communicative borrowers
- ◆ Utilizing technology
- ◆ Loss mitigation in bankruptcy
- ◆ "Right" contact
- ◆ Effective utilization of industry partners

IN-HOUSE SERVICING DISCUSSIONS

8 C's of Communication for Clients, Counsel & Colleagues **F**

- ◆ Contracts, agreements and other important documents
- ◆ Conferences
- ◆ Contact Lists
- ◆ Computers
- ◆ Communication
- ◆ Compliments and Complaints
- ◆ Clients
- ◆ Calamities

NEW Economic Affects on Mortgage Servicing **F**

- ◆ Origination Volume
- ◆ Unemployment
- ◆ Housing Price
- ◆ Commodity and Stock Prices
- ◆ Currency Exchange Rates
- ◆ Economic Growth and GDP
- ◆ Government Spending
- ◆ International Trade

Hazard Insurance Recovery Issues **I S**

- ◆ Misconceptions about the Mortgagee Clause
- ◆ Common Causes of Delay in Payment/Claim Denials
- ◆ Full Credit Bid – How It Affects Your Claim
- ◆ Fannie Mae, Freddie Mac, FHA & VA Issues Re: Hazard Claims
- ◆ Importance of Accurate/Quality BPOs to Hazard Claims

IN-HOUSE SERVICING DISCUSSIONS

Servicing Discussion with Fannie, Freddie, HUD & VA **I S**

- ◆ Open discussion of important product issues facing servicers
- ◆ Panelists representing Fannie, Freddie, FHA/HUD & VA will provide updates
- ◆ Q & A session

Servicing Manager's Networking Roundtable (Servicers Only) **S**

- ◆ Open forum encouraging peer-to-peer interaction
- ◆ Outsourcing
- ◆ Technology & disaster recovery
- ◆ Changes in default as occurrences increase
- ◆ Best practices

NEW State Housing Industry Update **I S**

- ◆ Comparison of larger servicers with housing finance agencies
- ◆ What are housing agencies doing to assist with the crisis getting solved?
- ◆ Reporting requirements
- ◆ Escalation requirements

POST-FORECLOSURE SALE (REO/EVICTION)

NEW REO Disposition Solutions **I**

- ◆ Public sector issues associated with the traditional processes
- ◆ Strategies utilized to facilitate the reduction of blight
- ◆ Strategies for partnerships that facilitate mutually beneficial disposition of REO

NEW Overcoming Eviction/REO Challenges in Today's Environment **I S**

- ◆ Learn how best to initiate evictions
- ◆ How to handle personal property
- ◆ How to accomplish alternatives to standard evictions
- ◆ What to look for in Real Estate contracts
- ◆ Focus on state-specific hot topics

NEW P&P Issues: Vacant Property Registration Ordinances **I**

- ◆ Updates on how the industry is developing best practices to address municipal leaders on a national scale
- ◆ How to implement efficient communication tools
- ◆ Best practices

NEW FOR 2009

Introducing Conversation Cafés:

Do you have a burning question that you can't seem to find an answer for? What's keeping you up at night?

Do you want to discuss your ideas/thoughts with your peers to find a solution? Do you want to hear about how your peers are working through their problems?

Welcome to the Conversation Café. These are essentially round table discussions where the topics are not pre-determined, only the themes are. Anyone can introduce a discussion on a topic of their choice following the theme of the café. To introduce a discussion, simply write your topic question on

the café's whiteboard, which will be centrally located throughout the day.

Our Cafés will cover the following themes:

- ▶ Bankruptcy
- ▶ Loss Mitigation
- ▶ Foreclosure
- ▶ Evictions/REO

Tabletop Exhibits

The Tabletop Exhibit will showcase the latest products and services for the mortgage servicing industry. Come meet USFN Associate Members who will be on hand to discuss your needs and help you find solutions.