



America's Mortgage Banking Attorneys®

LEADERSHIP. STABILITY. RESULTS. EXCELLENCE.
THE USFN DIFFERENCE.

Loan Management & Servicing Seminar

March 18-20, 2009

Renaissance Resort at SeaWorld
Orlando, FL

*Managing Through
Rapidly Changing Times*

PRE- AND POST-SALE

Early Registration Deadline: February 13, 2009
Hotel Cut-off Date: February 23, 2009

2009 Platinum Members



First American



Safeguard
Properties



DEFAULT SOLUTIONS
A LENDER PROCESSING SERVICES COMPANY

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.

Program Agenda

Networking Events

Wednesday, March 18, 2009

- 1:00 pm – 6:00 pm** Registration Desk Open
- 3:30 pm – 5:30 pm** **Servicing Manager's Networking Roundtable**
(Servicers Only)
- 6:30 pm – 8:30 pm** **Welcome Reception**

Thursday, March 19, 2009

- 7:30 am – 5:00 pm Registration Desk Open
- 7:30 am – 5:00 pm USFN's Cyber Café Open
- 7:30 am – 8:45 am Breakfast, Opening Remarks & Prize Drawings
- 8:45 am – 10:15 am** **Breakout Sessions (4 Sessions offered)**
- 10:15 am – 10:30 am Refreshment Break
- 10:30 am – 12:00 pm** **Breakout Sessions (4 sessions offered)**
- 12:00 pm – 1:30 pm Lunch, Updates & Prize Drawings
- 1:30 pm – 3:30 pm** **Breakout Sessions (4 Two-Hr. sessions offered)**
- 3:30 pm – 3:45 pm Refreshment Break
- 3:45 pm – 4:45 pm** **Conversation Café (4 sessions offered)**
- 7:00 pm – 10:00 pm** **New York Street Party at Universal Orlando**

Friday, March 20, 2009

- 7:30 am – 11:00 am Registration Desk Open
- 7:30 am – 11:00 am USFN's Cyber Café Open
- 7:30 am – 8:45 am Breakfast, Closing Remarks & Prize Drawings
- 9:00 am – 11:00 am** **Breakout Sessions (4 Two-Hr. Sessions offered)**
- 11:00 am Departures

Welcome Reception

Wednesday, March 18, 6:30 – 8:30 pm

Mingle with your fellow attendees poolside at the USFN LOUNGE. Catch up with old friends and get to know new ones. There will be plenty of food to keep you satisfied while you sit back and enjoy the lounge. This event will kick off the 2009 Loan Management & Servicing Seminar in true Orlando style!

New York Street Party at Universal Orlando

Thursday, March 19, 7:00 – 10:00 pm

We're spreading the news about this incredible USFN event. Just a short ride away to Universal Studios® theme park and you'll feel like you're "on location" on the bustling streets of Manhattan. You'll be surrounded by meticulously detailed facades resembling many familiar landmarks and inspired by scenes from classic cinema.

Our New York Street Party event offers an eclectic mix of theme park thrills and charming city sets where you can enjoy dinner on location in an exclusive after-hours event like no other. In addition to enjoying award-winning cuisine, you'll have access to one of the most thrilling attractions: **Revenge of the MummySM** – where you will get to experience the Mummy's curse on this indoor rollercoaster – it may cause you to become unraveled.

Breakout Sessions

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S 2-Hour Super Session

Wednesday

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8:45 am – 10:15 am **NEW** Mediation Hearings **I** **NEW** Legislative Updates **I** Dangerous Document Issues: Standing and Evidence in the Courts **A** **NEW** P&P: Vacant Property Registration Ordinances **I**

10:30 am – 12:00 pm **NEW** Bankruptcy Workouts **I** 8 C's of Communication for Clients, Counsel, and Colleagues **F** **NEW** REO Disposition Solutions **I** **NEW** Economic Affects on Servicing **F**

1:30 pm – 3:30 pm **NEW** Overcoming Eviction/REO Challenges in Today's Environment **I** **S** Advanced Bankruptcy **A** **S** Loss Mitigation Forum **I** **S** Servicing Discussion with Fannie, Freddie, HUD, & VA **I** **S**

3:45 pm – 4:45 pm Bankruptcy Conversation Café Loss Mitigation Conversation Café Foreclosure Conversation Café Evictions/REO Conversation Café

Friday

9:00 am – 11:00 am **NEW** Mortgage Fraud and Identity Theft **I** **S** **NEW** State Housing Industry Update **I** **S** Advanced Foreclosure **A** **S** Hazard Insurance Recovery Issues **I** **S**

Travel & Hotel Information

HOTEL INFO

Renaissance Resort at SeaWorld

6677 Sea Harbor Dr.
Orlando, Florida 32821

Reservations: 800-380-7917

(Mention USFN when making reservation)

Request USFN group discount: \$209 for single or double occupancy. Please reserve your room prior to **February 23, 2009** to guarantee USFN's discounted room rate.

Thank you for not using a travel agency when making your hotel reservations. Sharing a room? When booking a room reservation, the hotel requires that all occupants' names are provided.

By utilizing USFN's contracted hotel, we are able to reduce the overall costs associated with producing the seminar. These savings allow USFN to offer reduced registration rates and special events that are included in those fees.



The Renaissance Resort at SeaWorld® combines the enchantment of America's favorite playground with imaginative style in an ocean-themed setting. Experience a beautiful hotel providing a winning blend of location, fine amenities and oversized guest rooms offering contemporary retreats that blend seamlessly with modern conveniences. Embark on your personal journey of discovery at the Renaissance Resort at SeaWorld®.

AIRLINES

USFN Rates: Save up to 15%

American Airlines:



Phone: (800) 433-1790

Group Number: **A8839AX**

Online: www.aa.com

Continental Airlines:



Phone: (800) 468-7022

Offer Code: **ZTYSDPLEB5**

Online: www.continental.com

RENTAL CAR DISCOUNTS



Avis: (800) 228-4341

Discount Code: **D005702**

Recording at USFN Seminars

USFN seminars are created to foster open and candid communication between mortgage service industry professionals, USFN Member Attorneys and Associate Members. In order to retain the security, integrity and purpose of the sessions, USFN maintains a policy that audio and/or video taping of any part of the seminar (including individual sessions and networking events) is prohibited. In addition, members of the media are not permitted to attend.

usfn.org/spring09

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