



## **Tuesday, March 18**

### **Registration Desk Open**

8:00 am – 6:00 pm

### **Exhibit Hall Hours**

8:00 am to 12:00 pm—Open

12 pm to 1:00 pm—Closed

1:00 pm to 6:00 pm—OPEN

## **All sessions will be held in Gotham 2 and 3**

9:00 am to 11:50 am

### **Federal Financial Assessment Guidelines for HECM Borrowers**

(3 CRMP credits. Registrants may also earn 3 NMLS credits toward the Federal laws and regulations requirement to maintain their loan originator license, if they pass the examination given at the end of the workshop. )

Host: Steve Irwin, NRMLA

Presenters: Paul Fiore, American Advisors Group, Orange, CA; Tracy Milligan, One Reverse Mortgage, San Diego, CA; Diane Coats, Generation Mortgage Company, Atlanta, GA

12 pm to 1 pm

### **Lunch on your own**

1 pm to 2 pm

### **Industry Trends: The Big Picture—What the HECM Program Changes Mean**

Moderator: Joe DeMarkey, Reverse Mortgage Funding, Bloomfield, NJ

Presenters: Reza Jahangiri, American Advisors Group, Orange, CA; Tony Lopes, Cambridge Credit Counseling Corp., Agawam, MA; Karin Hill, U.S. Department of Housing and Urban Development, Washington, DC; Peter Bell, National Reverse Mortgage Lenders Association, Washington, DC

2:15 pm to 3:15 pm

**Industry Trends II: Originator Viewpoint**

Moderator: George Lopez, James B. Nutter & Company, Kansas City, MO

Presenters: George Downey, CRMP, Harbor Mortgage Solutions, Braintree, MA; David Cesario, MSI Reverse, Oakbrook Terrace, IL; David Heilman, CRMP, Franklin Funding Reverse Mortgages, Charleston, SC; Colleen Moore, CRMP, Golden Equity Mortgage, San Diego, CA

3:30 pm to 4:30 pm

**The Non-Borrowing Spouse Dilemma: Sorting Out the Issues** (1 CRMP credit)

Presenters: Peter Bell, NRMLA, Washington, DC; James Brodsky, Weiner Brodsky Kider, PC, Washington, DC; Ryan LaRose, Celink, Lansing, MI

4:30 pm to 6:00 pm

**Networking Reception**

Sponsored by



**Wednesday, March 19**

7:15 am to 4:45 pm

**Registration Desk Open**

7:30 am to 11:00 am—OPEN

**Exhibit Hall Hours**

7:30 am to 8:30 am

**Continental breakfast**

8:30 am to 9:30 am

**State Regulatory and Legislative Issues Update** (1 CRMP Credit. This course can be applied toward the annual requirement of completing 2 credits worth of course material related to regulatory and legislative updates.)

Presenter: James Milano, Weiner Brodsky Kider, PC, Washington, DC

9:30 am to 10:30 am

**Updates on NRMLA Activities and Extreme Summit, including Research Advisory Board**

Moderator: Peter Bell, NRMLA, Washington, DC

Presenters: Otto Kumbar, Liberty Home Equity Solutions, Rancho Cordova, CA; Chris Mayer, Longbridge Financial, LLC, Mahwah, NJ; Steve Irwin, NRMLA, Washington, DC; Marty Bell, NRMLA, Washington, DC

10:45 am to 11:45 am

**What Does a Good Retirement Plan Look Like?**

Presenters: David H. Schwartz, CFP®, FCE Group, Great Neck, NY; Carl A. Friedrich, FRM, CFP®, FCE Group, Great Neck, NY; Alan Kleinberg, CFP®, FCE Group, Great Neck, NY

*Eastern Regional Meeting Ends*

**2014 NRMLA Finance and Investment Forum**

12:30 pm to 1:30 pm

**Lunch and Keynote Speaker**

Special guest: John F. Getchis, Senior Vice President, Office of Capital Markets, Ginnie Mae, Washington, DC

1:30 pm to 2:15 pm

**HECM Myths and Misconceptions**

Moderator: Luke Stehouwer, Guggenheim Partners, New York

Presenter: Karin Hill, U.S. Department of Housing and Urban Development, Washington, DC; Jon Margolis, Nomura Securities International, New York; Diane Coats, Generation Mortgage Company; Alain Valles, Direct Finance Corporation, Norwell, MA

2:15 pm to 3:00 pm

**HECM Cash Flow Modeling, Data Transparency and Standardization**

Moderator: Darren Stumberger, Stifel, Nicolaus & Company, New York

Presenters: Rich Boyd, Stifel, Nicolaus & Company, New York; Bryan Faron, Brean Capital, New York; Gregory Bell, RBS Securities, Stamford, CT; Jason Jenkins, Intex Solutions, Inc., Needham, MA; Jackie Jozefek, Bloomberg, LP, New York; Christopher Krupa, Interactive Data Corporation, New York

3:15 pm to 4:00 pm

**HMBS Performance and Relative Value**

Moderator: Peter Ma, Guggenheim Partners, New York

Presenter: Jeana Curro, RBS Securities, Stamford, CT; Arun Manohar, Nomura Securities International, New York; Chris Verrillo, Bank of America Merrill Lynch, New York

4:00 pm to 4:45 pm

**Investing in Reverse Mortgage Companies or Their Assets: Legal/Regulatory Requirements, Restrictions, Opportunities, Challenges**

Co-Presenters: James Brodsky and James Milano, Weiner Brodsky Kider, PC, Washington, DC