

**DON'T MISS OUT ON THE BROKER EVENT OF THE YEAR - Only 40 DAYS  
 'til.....**

**2007 ANNUAL CONVENTION**

April 4<sup>th</sup> and 5<sup>th</sup>

**Hynes Convention Center - Boston**

**Admission to the Exhibit Hall is FREE  
 for all attendees who register by 3/16/07\***

Register on-line today  [The MMA 2007 Convention](#)  
 (Click here to register on-line)

***DON'T MISS THIS EXCITING EVENT FEATURING....***

*Keynote Speaker: Debbie Allen- international speaker, author and entrepreneur  
 Commissioner of Banks, Steven Antonakes – Presentation and panel discussion  
 Free Skywalk Visits during the day  
 Over 100 exhibitors  
 Numerous Educational Sessions focused on expanding your business  
 Breakfast and Lunch included both days  
 Sunset Reception at the Top of the Prudential*

<b>MEMBERS</b>	<i>Before 3-1-2007</i>	<i>3-2 thru 3-16-2007</i>	<i>After 3-16-2007</i>
Full Conference	\$75	\$75	\$100
Full Conference & Skywalk Reception	\$125	\$125	\$150
Exhibit Hall Only	FREE	FREE	\$25
<b>NON-MEMBERS</b>	<i>Before 3-1-2007</i>	<i>3-2 thru 3-16-2007</i>	<i>After 3-16-2007</i>
Full Conference	\$125	\$150	\$200
Full Conference & Skywalk Reception	\$175	\$200	\$250
Exhibit Hall Only	FREE	\$25	\$35

**Full Conference Registration Includes:** admission to the main convention area, all conference seminars, breakout sessions and events, Complimentary Prudential Skywalk Access Ticket (daytime use) and Continental Breakfast and Lunch both convention days. Separate ticket required for the evening Skywalk Sunset Reception.

**Full Conference and Prudential Skywalk Sunset Reception Registration Includes:** admission to the Skywalk Sunset Reception on April 4th in addition to all of the above.

**\*Exhibit Hall Only Registration:** FREE admission to the Exhibit Hall during show hours. Non-members must register by 3/1/07 for free admission.

# THANK YOU TO OUR 2007 CONVENTION SPONSORS!



## MMA 2007 Annual Convention PROGRAM AGENDA

WEDNESDAY, APRIL 4, 2007

8:00 am

**REGISTRATION DESK OPEN FOR ALL**

8:00 am – 9:30 am

**CONTINENTAL BREAKFAST (Full Conference Attendees)**

9:30 am – 10:30 am

**GENERAL SESSION**

*Confessions of Shameless Self Promoters, Sponsored by Silver Hill Financial*

**Keynote Speaker: Debbie Allen, International speaker, author, entrepreneur and business consultant, Allen & Associates Consulting.**

Discover the science behind effective self-promotion and why it is crucial to stand out in today's highly competitive mortgage industry. Learn the secrets to effective self-promotion and learn how it will dramatically increase your business opportunities and income. Magnify your marketing efforts; build strong strategic alliances, creating more referrals, get dynamic testimonials and tons of free publicity.

10:00 am – 2:00 pm

**FREE PRUDENTIAL SKYWALK HOURS**

Complimentary Ticket for Skywalk on the 50th Floor of the Prudential Tower (Full Conference Attendees)

10:45 am – 11:45 am

**BREAK-OUT SESSIONS**

*Credit Rescoring Strategies That Help Build Your Business.*

**Guest Speaker: Don Cooper, Birchwood Credit Services, Inc.**

Rapid Rescoring services and available credit scoring tools, such as the CreditXpert suite of services that help maximize a consumer's credit score. All designed to present practical and useful "business building" ideas that can be used by brokers to expand their business.

*The Psychology of Sales Call Reluctance*

**Guest Speaker: Keith Orahood, GFS Wholesale**

The internal struggle between the desire to make your competence know and the reluctance to appear too aggressive is know as "call reluctance". Not only is this fear

career-ending for many, it is also very costly for companies who ignore it. Your company may be hiring, training and, even worse, promoting call-reluctant individuals. Learn ways to identify call-reluctant types that might be holding down your sales efforts, production and profits and which behavior patterns can be tested for, screened against and modified with counter measures.

11:00 am – 4:30 pm

**EXHIBIT HALL HOURS**

12:00 pm – 1:00 pm

**BREAK-OUT SESSIONS**

*Commercial Lending for Residential Brokers, Sponsored by Silver Hill Financial*  
Guest Speaker: Joe LaVita, Silver Hill Financial

12:00 pm – 1:00 pm

*The Latest Products & Programs Available to Enhance Your Business and Increase Your Customer Base*

Presented by: Freddie Mac

1:30 pm – 2:30 pm

**GENERAL SESSION**

*National Association of Mortgage Brokers (NAMB) – National Association News and Updates*

NAMB Speakers: Harry Dinham, President; George Hanzimanolis, President-Elect; Roy Deloach, Sr. Vice President; Joe Falk, Legislative Chairman; Walt Scott, Membership Chair

2:45 pm – 3:45 pm

**BREAK-OUT SESSIONS**

*Perplexing Appraisals and Appraisers Panel Discussion*

Appraisal professionals will discuss the state of property values today. We have all read about declining sales prices and this presentation will provide a real-time snapshot of the market. The panel will also explain why sometimes appraisers cannot do what is asked of them. For example, why can't an appraiser simply reassign an appraisal to you? Bring your questions and they will be answered.

**Panelist Include: Lorrie Beaumont, RA, LB Appraisal Associates; Shaun Fitzgerald, RA, Fitzgerald Appraisal; Richard Goulet, MRA, The Appraisers Group; Steve Elliott, MRA, Elliott & Gottschalk Associates; Anthony Federico, RA, Residential Appraisal Services; Moderator: Stephen E. Sousa, Massachusetts Board of Real Estate Appraisers**

2:45 pm – 3:45 pm

*Credit Rescoring Strategies That Help Build Your Business*

**Guest Speaker: Don Cooper, Birchwood Credit Services, Inc.**

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4:00 pm

**CONFERENCE PRIZES AND GIVEAWAY DRAWINGS**

4:30 pm – 7:30 pm

**SKYWALK SUNSET RECEPTION - SPONSORED IN PART BY EQUITY ONE**

Join us at the Skywalk, the 50<sup>th</sup> Floor of the Prudential Tower. The entire Skywalk has been reserved for convention exhibitors and attendees with catering by the [Top of the Hub Restaurant](#). This gala event will provide you with a spectacular venue to relax, network and enjoy the 360° view of Boston.

**THURSDAY, APRIL 5, 2007**

**REGISTRATION DESK IS OPEN FOR ALL**

9:30 am – 10:30 am

*General Session Panel Discussion, Sponsored by Silver Hill Financial*  
*The State of the Industry, Legislative Updates and the "Top Ten Compliance Violations"*

**Panelist from the MA Division of Banking: Steven L. Antonakes, Commissioner of Banks; John Prendergast, Chief Risk Officer, Consumer Affairs and Business Regulation; Gregory Short, Deputy Commissioner, Compliance and Community Affairs; Steve Cofsky, Chief Director, Licensing - Mortgage Lenders & Brokers**

10:45 am – 11:45 am

**BREAK-OUT SESSIONS**

*Credit Rescoring Strategies That Help Build Your Business*

**Guest Speaker: Don Cooper, Birchwood Credit Services, Inc.**

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***Simply Commercial 101, Sponsored by Equity One***

Guest Speaker: Michael Walsh, Equity One

This session will educate the brokers how to originate small commercial/mixed-use properties. We will cover small commercial and mixed-use programs and highlight examples of properties and characteristics of the small balance loan by showing the basics on paper, and then discussing more "real life scenarios" using recent closings and difficult properties to highlight more explicit examples.

**EXHIBIT HALL HOURS**

**BREAK-OUT SESSIONS**

***Will the 110th Be the DO EVERYTHING Congress? – What is in store from us on the National Legislative front?***

**Guest Speaker: Joe Falk, Legislative Chairman, National Association of Mortgage Brokers (NAMB)**

1:00 am – 3:00 pm  
12:00 pm – 2:30 pm  
12:00 pm – 2:00 pm

***1031 Line-Kind Exchange and Financial Institutions***

**Guest Speaker: Craig Sheehan, Atlantic Exchange Company, LLC.**

Learn the many reasons why a taxpayer will perform a 1031 Real property Like-Kind Exchange, such as consolidate property holdings, diversify a real estate portfolio, relocate a rental or business property to a better or more practical geographical location, create cash flow, wealth building, retirement planning purposes and estate planning purposes. Each of the above reasons creates opportunities not only for the taxpayer, but for other parties who may become involved in the transaction as well. The list of possible beneficiaries includes realtors, attorneys, and qualified intermediaries and, as will be elaborated on further in this article, financial institutions such as banks and mortgage companies.

***The Latest Products and Programs Available to Enhance Your Business and Increase Your Customer Base***

**Presented by: Fannie Mae**

1:30 pm – 2:30 pm

1:30 pm – 2:30 pm

**THANK YOU TO THE MMA Annual Corporate Sponsors**

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*FAST, ACCURATE, ON TARGET*

