

**IMPORTANT REGULATORY & COMPLIANCE SEMINAR – Featuring: Division of Banks & Attorney General's Office:**

Your association works hard to keep you informed of the newest laws and regulatory changes and what they mean for your business!

**DO NOT MISS THIS EVENT!!!!!! - Tuesday, October 3, 2006**

**MORTGAGE PROFESSIONAL COMPLIANCE FORUM**  
**CRITICAL UPDATE ON RECENT INDUSTRY ENFORCEMENT ACTIONS**

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**EMERGENCY REGULATIONS ISSUED BY THE DIVISION OF BANKS**

**Featuring: Massachusetts Division of Banks & Massachusetts Attorney General's Office**

If you are an owner, loan officer, company employee, wholesale account executive or wholesale manager, this seminar is a **MUST** to attend.

A wave of state agency audits and Attorney General criminal investigations of mortgage and industry related companies in Massachusetts on issues of deceptive lending practices, fraudulent low/no income documentation loans and over-inflated appraisals have lead to "cease and desist" orders of certain companies; lawsuits, penalties and fees for others; and emergency regulations for all!

As a result, the MMA is hosting a seminar on **Tuesday, October 3, 2006** featuring the **Massachusetts Division of Banks and the Attorney General's Office** to bring you up to date and keep you informed and equipped with regard to these measures.

In addition, a public hearing is being held by the Division on these new regulations on **Tuesday, October 17, 2006** so be sure to attend this informative session on **Tuesday, October 3, 2006** to be able to provide the critical input we will need to properly represent your opinions at the hearing. We as an association want to coordinate all of our member commentary and present an accurate and complete synopsis of the opinions and concerns of our members.

Please complete and fax the attached registration form today to ensure your seat at this VITAL forum. [Register Today!](#)

**UPCOMING DATES & EVENTS:**

- September 25 & 26, 2006 - **Residential Mortgage Lending School** – 9:00 AM – 5:00 P.M.  
Hampton Inn, 319 Speen Street, Natick, MA – Click here to: [Register Today!](#)
- September 27, 2006 - **Loan Processing – The Loan Essential** – 9:00 A.M. – 5:00 P.M.  
Hampton Inn, 319 Speen Street, Natick, MA - Click here to: [Register Today!](#)
- September 28, 2006 - **Learn to Originate Reverse Mortgages** – 8:30 A.M. – 12:30 P.M.  
Credit Scoring – 1:00 P.M. – 5:00 P.M. – Click here to: [Register Today!](#)  
Hampton Inn, 319 Speen Street, Natick, MA
- October 3, 2006 - **Mortgage Professional Compliance Forum** – See details above.  
Sheraton Hotel, Braintree, MA – Click here to: [Register Today!](#)
- October 12, 2006 - **Fair Lending Summit** – Visit [www.themmaonline.org](http://www.themmaonline.org) for pending details
- October 17, 2006 - **Division of Banks Public Hearing** on Proposed Amendments to existing regulation  
10:00 A.M. – Hearing Room A, 5<sup>th</sup> Floor, One South Station, Boston, MA
- October 19, 2006 - **Fundraising Breakfast Event** for: Senator Brian Joyce - 8:00 A.M. – 9:30 A.M.  
The Lantana, 43 Scanlon Drive, Randolph, Massachusetts
- October 26, 2006 - **Annual Dinner and Installation of Officers** – Marriott, Quincy  
5:30 P.M. – Annual Meeting  
6:00 P.M. – Cocktail Reception  
7:00 P.M. Dinner & Monte Carlo Night [Invitation & Registration.](#)

**PLEASE REMEMBER TO:**

**SUPPORT THE COMPANIES THAT SUPPORT THE MMA!**



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**Our 2006 Showcase Exhibitors**

**Brought to you by: The MMA** - The only professional trade association specifically dedicated to serving the specialized needs of mortgage brokers throughout the Commonwealth and the leader in providing significant business services and educational opportunities to mortgage industry professionals throughout New England.

"Advancing higher standards for mortgage professionals; creating better results for consumers".

Thank you!

Denise M. Leonard

Executive Director - Massachusetts Mortgage Association