

# NATIONWIDE MORTGAGE LICENSING SYSTEM

## User Conference and Training



February 10-12, 2009  
New Orleans



# NMLS User Conference

## Welcome

*On behalf of the Conference of State Bank Supervisors, I would like to welcome you to the inaugural NMLS User Conference and Training. The NMLS is the culmination of over five years of hard work and, at its launch just over a year ago, heralded the beginning of a new regulatory framework that seeks to bring greater transparency and accountability to mortgage originations. While NMLS concluded its first year to great success, we recognize that there is much work still to be done. I hope you use this conference as an opportunity to improve your use of NMLS and to discuss the issues and ideas that will make the second year even better than the first.*

### **Tim Karsky**

Chairman, Conference of State Bank Supervisors  
Commissioner, North Dakota Department of Financial Institutions



*The American Association of Residential Mortgage Regulators (AARMR) is proud to have partnered with CSBS on the NMLS and even prouder of what has been accomplished in the NMLS' first year. State mortgage regulators have dedicated countless hours in developing the policies and the processes that make up the NMLS. This hard work has paid off and today we have a sophisticated, web-based platform to enhance and coordinate our consumer protection efforts among the states. Thank you for being a part of the NMLS User Conference and, more importantly, thank you for being a part of NMLS.*

### **David Bleicken**


President, American Association of Residential Mortgage Regulators  
Deputy Secretary, Pennsylvania Department of Banking

## Pre-Conference\*

8:00 am – 9:00 am


-   **Pre-Conference Registration & Continental Breakfast**  
International Ballroom

9:00 am – 12:00 pm

-  **Regulators: *NMLS Beginner Basics***  
International Ballroom  
Regulatory users will be walked through the basics of NMLS functionality to manage license applications.

*Mike Lynch, Training Manager*  
FINRA

*Erin Pare*  
NMLS Call Center

-  **Industry: *NMLS Beginner Basics***  
Crescent Ballroom  
First-time NMLS users will be walked through the process of using NMLS to apply for a company license and manage branch and mortgage loan originator licenses.

*Vickie Slater, Senior Director, Policy*  
State Regulatory Registry LLC

*Erin Berry*  
NMLS Call Center

 - Industry participants

 - Regulator participants

\* For pre-conference registrants only.

# NMLS User Conference

Tuesday, February 10

9:00 am – 1:00 pm

1:00 pm – 2:30 pm  
General Session

3:00 pm – 5:00 pm  
Break-out Session

## **Conference Registration**

International Ballroom

## **Welcome and Briefing on NMLS and the S.A.F.E. Mortgage Licensing Act**

International Ballroom

The S.A.F.E. Mortgage Licensing Act of 2008 will dramatically change state licensing requirements. Learn how CSBS and AARMR will carry out their responsibilities under this law and how NMLS will help states implement the major provisions of the Act.

*John Ducrest, Commissioner  
Louisiana Office of Financial Institutions*

*Gavin Gee, Director, Idaho Dept of Finance  
Chairman, State Regulatory Registry LLC*

*John Brolin  
U.S. Dept. of Housing & Urban Development*

*Bill Matthews, President & CEO  
State Regulatory Registry LLC*

## **Regulators: Getting the Most out of NMLS Resources**

Crescent Ballroom

Hear from NMLS staff and experienced regulators about the full resources available for regulatory users of NMLS. See how some regulators have taken these resources to the next level by personalizing them for their agency.

*Mike Lynch, Training Manager  
FINRA*

*Lisa Birskovich, Business & Tech  
Applications Analyst  
NC Office of the Commissioner of Banks*

*Erin Pare  
NMLS Call Center*



**Industry: *Making NMLS Work for your Company***

International Ballroom

Hear from NMLS staff and industry users about the full resources available for NMLS users. Learn from experts how they have worked through issues, such as *Change of Control*, with regulators on NMLS.

*Vickie Slater, Senior Director, Policy  
State Regulatory Registry LLC*

*Heidi Bauer, Associate  
Buckley Kolar LLP*

*K.C. Schaler, Supervising Examiner for  
Licensing  
Idaho Department of Finance*

*Erin Berry  
NMLS Call Center*

**5:00 pm – 6:30 pm**



**Reception**

Madewood Room



# NMLS User Conference

Wednesday, February 11

8:00 am – 9:00 am

  **Continental Breakfast**  
International Ballroom

9:00 am – 10:15 am  
General Session

  **Testing & Education Requirements – S.A.F.E. Mortgage Licensing Act of 2008**

International Ballroom

Find out how testing and education requirements will be managed through NMLS. Hear from education experts on requirements and standards as well as ask questions on how existing licensees will be affected.

*Pete Marks, Vice President, National Testing and Education Programs  
State Regulatory Registry LLC*

*John C. Kalohn, Ph.D., Associate Vice President, Testing and Continuing Education  
FINRA*

*Betty Bergstrom, Ph.D.  
Vice President, Testing Operations  
Pearson VUE*

10:30 am – 12:00 pm  
Break-out Session

 **Regulators: Using NMLS in Investigations and Examinations**

Crescent Ballroom

NMLS is not just for licensing staff. Your investigators and examiners will find it very useful in reviewing the operations of your licensees. Learn the NMLS features that will help them do their work more efficiently

*Deborah Bortner, Director, Division of Consumer Services  
Washington Department of Financial Institutions*

*Charles Cherry, Senior Special Agent  
Office of Inspector General  
U.S. Department of Housing & Urban Development*

12:15 pm – 1:30 pm

1:45 pm – 4:45 pm  
Break-out Session



**Industry: Legal Issues that Companies Must Be Aware of When Using NMLS**

International Ballroom

NMLS is a legal record of your company's licensing information and must be treated with care. Hear from legal experts the issues that companies must be aware of in using NMLS.

*Haydn Richards, Associate  
Weiner Brodsky Sidman Kider PC*

*Gus Avrakotos, Counsel  
K&L Gates*



**Lunch**

International Ballroom

**Toto, This Doesn't Look Like Kansas Any More**

*Bill Carden, The Carden Group*



**REGULATOR TRACK**

Crescent Ballroom

**NMLS – Kick It Up A Notch**

(1:45 - 3:30 pm)

Hear from experienced NMLS users on how they are using the system to do more than simply manage licenses. Learn what regulators are doing in putting their Worklist into overdrive, tracking and grouping individuals, creatively using NMLS license statuses and documenting records for an even more streamlined 2009.

*Tiffany Fowlie, Deputy Commissioner  
MA Division of Banks*

*Charlie Fields, Director, Non-Depository  
Division  
NC Office of Commissioner of Banks*

# NMLS User Conference

Wednesday, February 11

1:45 pm – 4:45 pm

## **Financial Statements and NMLS**

(3:45 – 4:45 pm)

NMLS is building robust financial statement functionality with an eye towards providing regulators meaningful information on licensed companies in their state. Learn how this functionality will work towards meeting the Mortgage Call Report requirement of the S.A.F.E. Mortgage Licensing Act of 2008.

*Tim Lange, Policy Coordinator  
State Regulatory Registry LLC*

*Larry Batie  
Office of Lender Activities  
Federal Housing Administration*

## **INDUSTRY TRACK**

International Ballroom

### **Financial Statements and NMLS**

(1:45 – 2:45 pm)

The NMLS is building robust financial statement functionality with an eye towards providing regulators meaningful information on licensed companies in their state. Learn how this functionality will work towards meeting the Mortgage Call Report requirement of the S.A.F.E. Mortgage Licensing Act of 2008.

*Tim Lange, Policy Coordinator  
State Regulatory Registry LLC*

*Monique White-Chiselom  
Office of Lender Activities  
Federal Housing Administration*



### **Effectively Managing Mortgage Loan Originators in NMLS**

(3:00 – 4:45 pm)

NMLS provides powerful tools in managing your company's mortgage loan originators. Learn how you can use these tools as you hire, fire, license and track your mortgage loan originators. Discover how companies have taken NMLS functionality to the next level by personalizing them for their business operations.

*Glenda A. Jackson, Assistant Vice President  
CTX Mortgage Company LLC, subsidiary of  
Centex Corp.*

*Vickie Slater, Senior Director, Policy  
State Regulatory Registry LLC*

**6:00 pm – 8:00 pm**



### **Reception**

NMLS is not just about connecting states, it's also about connecting people. Relax and discuss the day's events with industry and regulator users. Arranged by the Louisiana Office of Financial Institutions.

Location:

#### **The Presbytere**

*751 Chartres Street, Jackson Square*

*Originally built as a home for the priests of St. Louis Cathedral, the Presbytere is one of the city's earliest structures. The landmark boasts a fantastic 16,000 square foot, 2-floor exhibit entitled "Mardi Gras: It's Carnival Time In Louisiana."*

# NMLS User Conference

Thursday, February 12

8:00 am – 9:00 am



## **Continental Breakfast**

International Ballroom

9:00 am – 10:15 am  
**General Session**



## **Industry & Regulators: *Open Dialogue on NMLS Issues***

International Ballroom

Whether you have been using NMLS for a year, a month, or are not even on yet, you are part of a movement to a stronger, more unified system of state mortgage supervision. Come with your ideas and ready to listen to regulators and industry users as NMLS staff facilitates a discussion of the major issues facing regulatory users of NMLS.

*Rose Patenaude, Senior Vice President,  
State Regulatory Administration Department  
HSBC-North America*

*Sue Clark, Director, Regulatory & Consumer  
Affairs  
Vermont Banking Division*

*Glenda A. Jackson, Assistant Vice President  
CTX Mortgage Company LLC, subsidiary of  
Centex Corp.*

10:30 am – 12:00 pm  
**General Session**



## **Briefing on New Enhancements and Future Development**

International Ballroom

Did you think 2008 was a big year for licensing changes? You have not seen anything yet! Discover the changes planned for 2009 and 2010 and learn how the S.A.F.E. Mortgage Licensing Act of 2008 will affect NMLS functionality.

*Barbara Michels, Vice President  
State Regulatory Registry LLC*

*Holly Middleton, Project Director  
FINRA*

12:00 pm

**User Conference Concludes**

## Notes

# NMLS User Conference

## Attendee List - Regulators

Alabama State Banking Department	Jeremy Windham	AL
Alabama State Banking Department	Scott Corscadden	AL
Alaska Division of Banking and Securities	Marilyn White	AK
Alaska Division of Banking and Securities	Renee Devereaux	AK
Alaska Division of Corp. Business & Prof. Licensing	Patrice Walsh	AK
Arizona Department of Financial Institutions	Joanne Landry	AZ
Arizona Department of Financial Institutions	Richard Fergus	AZ
Arkansas Securities Department	Karen Hicks	AR
Education Foundation of State Bank Supervisors	Roger Stromberg	DC
Federal Housing Administration	Larry Batie	DC
Federal Housing Administration	Monique White-Chiselom	DC
FINRA	Erin Berry	MD
FINRA	Erin Pare	MD
FINRA	Holly Middleton	MD
FINRA	John Kalohn	MD
FINRA	Michael Lynch	MD
Florida Office of Financial Regulation	Christy Ouellette	FL
Florida Office of Financial Regulation	Daylin Reyes	FL
Florida Office of Financial Regulation	Greg Oaks	FL
Florida Office of Financial Regulation	Jason Booth	FL
Florida Office of Financial Regulation	Sandra Green	FL
Idaho Department of Finance	Gavin Gee	ID
Idaho Department of Finance	KC Schaler	ID
Illinois Department of Financial Prof. Regulation	Deb Fee	IL
Illinois Department of Financial Prof. Regulation	Fred Dietz	IL
Illinois Department of Financial Prof. Regulation	Stanley Wojciechowski	IL
Indiana Department of Financial Institutions	James Harrell	IN
Iowa Division of Banking	Craig Christensen	IA
Iowa Division of Banking	Thomas Gronstal	IA
Kentucky Department of Financial Institutions	Norman Thompson	KY
Louisiana Office of Financial Institutions	Jane Miller	LA
Louisiana Office of Financial Institutions	John Ducrest	LA
Louisiana Office of Financial Institutions	Robert Brian	LA
Louisiana Office of Financial Institutions	Susan Jandle	LA
Massachusetts Division of Banks	Benjamin Griffis	MA
Massachusetts Division of Banks	Frederick Rheäume	MA
Massachusetts Division of Banks	Thomas Brennan	MA

Massachusetts Division of Banks	Tiffany Fowlie	MA
North Carolina Office of Commissioner of Banks	Charlie Fields Jr.	NC
North Carolina Office of Commissioner of Banks	Lisa Birkovich	NC
North Carolina Office of Commissioner of Banks	Sheela John	NC
North Carolina Office of Commissioner of Banks	Teresa Browning	NC
Oklahoma Department of Consumer Credit	Karen Banks	OK
Oklahoma Department of Consumer Credit	Tracy Watson	OK
Oregon Division of Finance & Corporate Securities	Berri Leslie	OR
Pearson VUE	Betty Bergstrom	MN
Pearson VUE	Donald Wagner	MN
State Regulatory Registry LLC	Barbara Michels	DC
State Regulatory Registry LLC	Bill Matthews	DC
State Regulatory Registry LLC	Ellen Knotts	DC
State Regulatory Registry LLC	Margo Frampton	DC
State Regulatory Registry LLC	Pete Marks	DC
State Regulatory Registry LLC	Tim Doyle	DC
State Regulatory Registry LLC	Tim Lange	DC
State Regulatory Registry LLC	Vickie Slater	DC
Texas Office of Consumer Credit Commissioner	Steven O'Shields	TX
U.S. Department of Housing and Urban Development	Charles Cherry	DC
U.S. Department of Housing and Urban Development	John Brolin	DC
Vermont Department of Banking and Insurance	Sue Clark	VT
Virginia Bureau of Financial Institutions	Cole Daniels	VA
Virginia Bureau of Financial Institutions	Gerald Fallen	VA
Virginia Bureau of Financial Institutions	Nicholas Kyrus	VA
Washington Department of Financial Institutions	Deborah Bortner	WA
West Virginia Division of Banking	Tracy Hudson	WV
Wisconsin Department of Financial Institutions	Jean Plale	WI

# NMLS User Conference

## Attendee List - Industry

1st Alliance Lending, LLC	John Dilorio	CT
1st Alliance Lending, LLC	Huong Do	CT
A-1 Mortgage Serevices, LLC	Clarke Southall	LA
AAA Concordia Mortgage Corp	Eliezer Reyes	PR
Abacus Mortgage Training and Education	Paul Donohue	NC
American General Financial Services	Karen Barton	IN
Bayview Financial, L.P.	Vicky Larochelle	FL
Buckley Kolar LLP	Heidi Bauer	DC
Buckley Kolar LLP	Kathryn Benner	DC
Cengage Learning	Scott Person	OH
Centennial Lending	Michael Nagl	CO
CGB Agri Financial Services, Inc.	Rose Huie	KY
CIS Financial Services, Inc.	Shirley Burt	AL
Cobalt Mortgage, Inc.	Patty Paddon	WA
CompuTaught, Part of Cengage Learning	Charles Hunsucker	GA
Courtnee C. Kennedy, PC	Courtnee Kennedy	CO
CTX Mortgage Company, LLC	Glenda Jackson	TX
DHI Mortgage Company, Ltd.	Patricia Williams	TX
Direct Finance Corp	Sheila McSweeney	MA
Envoy Mortgage	Maria Quinones	TX
Equifirst	Renee Parlato	NC
EquiFirst Corporation	Rebecca Hughes	NC
Everett Financial, Inc	Tracy Carter	TX
Fairway Independent Mortgage Corporation	Katie Hanrahan	WI
First Residential Mortgage Network, Inc.	Earl Combs	KY
First Savings Mortgage Corporation	Karen Yang	VA
Gregg & Valby, L.L.P.	Richard Triplett	TX
Gulfstream... Your Mortgage Source	Mary Spearman	FL
Hondros Learning	Allison Jenkins	OH
HSBC - North America	Rose Patenaude	IL
Illinois Assoc.of Mortgage Professionals	Sarah Bryar	IL
imortgage.com	Kelli Walker	AZ
Jersey Mortgage Company	Robert Colgero	NJ
K&L Gates LLP	Gus Avrakotos	DC
K&L Gates LLP	Dana Lopez	DC
K&L Gates LLP	Stacey Rigginn	DC
K&L Gates LLP	Jeffrey Prost	DC

LCEF	Michael Krus	MO
Lenox Financial Mortgage, LLC	Steve Gimpelson	GA
Lutheran Church Extension Fund-MO Synod	John Absolon	MO
McGlinchey Stafford PLLC	Tammy Arrigo	LA
McGlinchey Stafford PLLC	Janet McCourtney	LA
McGlinchey Stafford PLLC	Susan Hume	LA
McGlinchey Stafford PLLC	Jodi Fayard	LA
McGlinchey Stafford PLLC	Nicole Connelly	LA
Mortgage Bankers Association of PR	Rolando Quevedo	PR
Mortgage Research Center, LLC	Priscilla Conrow	MO
National Asset Direct, Inc.	Melissa Dant	CA
NetMore America, Inc.	Rick Craig	WA
Nova HOMe Loans	Priscilla Angel	AZ
PennyMac Loan Services, LLC	Devin House	CA
Primary Capital Advisors	Kelli Hutchinson	GA
Primary Residential Mortgage, Inc.	Felipe Pacheco	UT
Primary Residential Mortgage, Inc.	Carla Wallentine	UT
ProSchools	Saundra Japely	OR
Quicken Loans Inc	Tina Templeton	MI
Rendon Training Center Corp	Nanette Rendon	PR
Rendon Training Center Corp	Quilsy Mejias	PR
Residential Capital, LLC	Tanya Anthony	MN
Residential Credit Solutions, Inc.	Donna Priddy	TX
Residential Finance Corp	Jennifer Latta	OH
Residential Finance Corp	Andrea Rower	OH
Senior Financial Corp	Ronda Bailey	WA
Southern Trust Mortgage	Jennifer Kretsch	VA
Standard Mortgage Corporation	Catherine Shearer	LA
Stockton Turner LLC	Richard Peek Jr.	FL
Taylor, Bean & Whitaker Mortgage Corp.	Sharon Richardson	FL
The Carden Group	William Carden	TX
The Mortgage Licensing Group, Inc.	Cynthia McClure	CA
The Mortgage Licensing Group, Inc.	Jason Farmer	CA
Tower Mortgage Corp	Jim Shewmaker	OH
TrainingPro	Jen Eyre	MD
TrainingPro	Chris Nickerson	MD
TrainingPro	Mike Doll	MD



Upstate Capital Inc.	Michael Wallace	NY
Veritec Solutions LLC	David Berry	FL
Vestevich & Associates, P.C.	Theodora Kotsakis	MI
Wachovia Securities, LLC	Chris Ragsdale	MO
Walter Mortgage Company	Christine John	FL
Weiner Brodsky Sidman Kider PC	Haydn Richards	DC
Wells Fargo Financial	Jean Seeliger	IA
WR Starkey Mortgage, LLP	Renea Elliott	TX

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### **Hotel Contact**

Doubletree Hotel New Orleans  
300 Canal Street  
New Orleans, Louisiana 70130  
Tel: 1-504-581-1300 Fax: 1-504-212-3141

### **Conference Contact**

Ellen Knotts, *Conference Coordinator*  
Tel: (202) 728-5744  
Email: [eknotts@csbs.org](mailto:eknotts@csbs.org)