

NATIONWIDE MORTGAGE LICENSING SYSTEM

User Conference & Training



February 9 –11, 2010
San Diego, California



Welcome to the 2nd Annual NMLS User Conference & Training

On Site Contacts:

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Conference Coordinator:

Rose Shaheen (rshaheen@csbs.org)

Cell: 703-244-8074

NOTE: Sessions in red may be attended by regulators only

Pre-Conference*

8:00 am-9:00 am

Pre-Conference Registration & Continental Breakfast

San Bernardo Ballroom

9:00 am-12 noon

Regulators: NMLS Beginner Basics (Regulators Only)

Santiago I

Regulatory users will be walked through the basics of NMLS functionality to manage license applications.

Mike Lynch, Training Manager

FINRA

Sarah Sauter

NMLS Call Center Representative

Industry: NMLS Beginner Basics

Santiago III

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

State Regulatory Registry LLC

Sebastian Paldao

NMLS Call Center Representative

Education Providers: How to Become an Approved Course Provider and Submit Courses for Approval

Andalucia II

This power session will inform you of everything you need to know regarding how to become an approved course provider and how to submit courses for approval. Learn about the course formats, state requirements, and how to build and maintain your relationship with NMLS. During this session you'll be walked through the process for how to fill out the application forms. *Applications submitted during the session will be processed by the conference end date.* Additionally, as part of this session you'll also know what course evaluators are looking for in course content as well as common mistakes to avoid.

Rich Madison, Director, Mortgage Education Programs

State Regulatory Registry LLC

**For pre-conference registrants only.*

NMLS User Conference & Training

Tuesday, February 9

9:00 am-1:00 pm

Conference Registration

San Bernardo Ballroom

1:30 pm-3:00 pm

General Session

Welcome and Update on NMLS and the S.A.F.E. Act

San Bernardo Ballroom

NMLS had been operational for only a year and half when Congress decided to mandate and expand its requirements. The SAFE Act has raised many operational, developmental and policy issues for state and federal regulators and the mortgage industry. This session will provide updates on the system and progress towards implementing SAFE Act mandates. Hear how regulators are addressing SAFE Act issues and how the FDIC's Draft Final Rule and HUD's proposed rule is impacting SAFE Act Implementation.

Moderator:

William Haraf, Commissioner

California Department of Financial Institutions

Member, SRR Board of Managers

Bill Matthews, President & CEO

State Regulatory Registry LLC

Preston DuFauchard, Commissioner

California Department of Corporations

Gavin Gee, Director

Idaho Department of Finance

Chairman, SRR Board of Managers

James Beavers

Division Director, SAFE Program Office

U.S. Department of Housing and Urban Development



3:15 pm-5:00 pm
General Session

NMLS Testing and Education Update and Discussion
San Bernardo Ballroom

Chairman of the NMLS Mortgage Testing and Education Board and NMLS staff will provide an update on the implementation of the SAFE Mortgage Loan Originator Test and NMLS approved education programs. Discussion will focus on the roll-out of the test nationwide, testing and education progress on a state-by-state level, and the certification process.

Ambrose Wilson, *Deputy Commissioner*
Kentucky Department of Financial Institutions

Craig Christensen
Iowa Division of Banking

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

Rich Madison, *Director*
Mortgage Education Programs
State Regulatory Registry LLC

5:30 pm-7:00 pm

Networking Reception
Santiago & Courtyard

NMLS User Conference & Training

Wednesday, February 10

9:00 am-10:15 am
General Session

Federal Registration of Mortgage Loan Originators and NMLS

San Bernardo Ballroom

Briefing on the newly announced registration requirements and process for mortgage loan originators employed by federally insured depositories. Understand federal regulators' expectations as to institutions' responsibilities in the registration process, especially in reviewing MLO records and criminal background checks.

Moderator:
David Cotney, Chief Operating Officer
Massachusetts Division of Banks

Thomas Lyons, Examination Specialist
Federal Deposit Insurance Corporation (FDIC)

John Kromer, Partner
Buckley Sandler

10:30 am-12:00 pm
General Session

The NEW Mortgage Supervision Process for Mortgage Companies Licensed through NMLS

San Bernardo Ballroom

Don't miss this opportunity for both regulators and industry to learn about the future of mortgage examinations. A panel of state examination experts will discuss what you need to know about uniformity, modernization and effectiveness in multi-state and single state examinations of companies licensed through NMLS.

Moderator:
Chuck Cross, Vice President, Mortgage Regulatory Policy
Conference of State Bank Supervisors

David Cotney, Chief Operating Officer
Massachusetts Division of Banks

Traci McCain, Director, Mortgage Division
Mississippi Dept. of Banking & Consumer Finance



Charlie Fields, *Financial Program Manager, Mortgage
North Carolina Office of Commissioner of Banks*

Rod Reed, *Finance Bureau Chief
Iowa Division of Banking*

Examination Software

Michael Chan, *Vice President
Compliance*

IT Track—Regulators Only

Santiago I

A special session for agency IT staff to take an in-depth look at the data download process, discuss issues relevant to IT such as data security, audit processes, testing and releases. Time will be allocated to a general Q&A so come armed with your questions.

Moderator:

Barbara Michels, *Vice President
State Regulatory Registry LLC*

Holly Middleton

Financial Industry Regulatory Authority (FINRA)

Heather Eisenhour

Financial Industry Regulatory Authority (FINRA)

Russ McCullin

Financial Industry Regulatory Authority (FINRA)

Luncheon

San Bernardo Ballroom

Managing the Stress of Change, Dr. Jerry Teplitz

Speaker Introduction:

Tom Gronstal, *Commissioner
Iowa Division of Banking*

**9:00 am-12:00 pm
Breakout Session**

**12:15 pm-1:30 pm
General Session**

NMLS User Conference & Training

Wednesday, February 10

1:45 pm-3:00 pm
General Session

Credit & Criminal Background Checks

San Bernardo Ballroom

Hear how regulators currently use credit reports and credit scores in licensing decisions. Learn about credit reports' strengths and limitations in determining financial responsibility. Discover how the NMLS criminal background checks process works and how to effectively use it in reviewing criminal histories for compliance with the SAFE Act.

Moderator:
Tim Lange, Director, Policy
State Regulatory Registry LLC

Paul Miller, Major Account Executive II
TransUnion

Charlie Fields, Director, Non-Depository Entities Division
North Carolina Office of the Commissioner of Banks

3:15 pm-5:00 pm
Breakout Session

Regulator Track: NMLS Application Processing on Steroids (Regulators Only)

Santiago II

Hear from fellow regulators on how they've taken the day to day use of NMLS to the next level and adapted their agency's processes to maximize the effectiveness of NMLS. Learn how agencies are effectively managing the processing mortgage loan originator applications.

Moderator:
Vickie Slater, Senior Director
State Regulatory Registry LLC

Amy Greenwood-Field, Review Examiner
Nebraska Department of Banking and Finance (INVITED)

Erin Van Engelen, Examiner
Idaho Department of Finance

3:15 pm-5:00 pm
Breakout Session

Industry Track: NMLS—Seen it all, done it all, how to remember it all

San Bernardo Ballroom

Hear from NMLS staff and industry users on how to best manage your company and individual records in NMLS. Learn how to best meet regulators' amendments and the new standardized pre-notification process. Discover how to find qualified MLOs and get them licensed and SAFE compliant as quickly as possible.

Moderator:

Margo Frampton, Senior Manager
State Regulatory Registry LLC

Huong Do, Chief Operating Officer
1st Alliance Lending, LLC

Trae Scuncio, Operations Manager
The Mortgage Licensing Group

Haydn Richards, Attorney
Patton Boggs

K.C. Schaler, Supervising Examiner
Idaho Department of Finance

NMLS User Conference & Training

Wednesday, February 10

3:15 pm-5:00 pm
Breakout Session

Education Provider Track Santiago III

Jam-packed session devoted to covering information on the course approval process and what NMLS is looking for in course content, and overview of the requirements for the 2010 course renewal process, and discussions regarding evolving trends and observations in education delivery methods. NMLS will also present key findings from its multi-phase auditing process. The session will also include a sharing of “lessons learned” from fellow course providers.

Moderator:
Pete Marks, Vice President
National Mortgage Education Programs
State Regulatory Registry LLC

Rich Madison, Director, Mortgage Education Programs
State Regulatory Registry LLC

3:15 pm-5:00 pm
Breakout Session

Industry Track: Federal Registration of Mortgage Originators Santiago I

Discuss the details of how the registration of mortgage loan originators of federally insured depositories will work. Learn the best process for getting MLOs information into NMLS and for managing the ongoing registration of MLOs.

Moderator:
Barbara Michels, Vice President
State Regulatory Registry LLC

Karen Garvin, VP, Compliance and Op Risk Manager
Bank of America

5:30 pm-7:00 pm

Networking Reception San Bernardo Patio

9:00 am-10:00 am
General Session

Emerging Issues Santiago Ballroom

While much has been accomplished over the past year and half, much remains to be done and industry requirements and practices continue to evolve. Hear about the SAFE Act requirements that NMLS develop a Mortgage Call Report and process consumer complaints, state regulator plans for functionality to incorporate enforcement actions in NMLS, new requirements for use of the NMLS Unique ID, and what's new at FHA. Our panel of regulators will discuss those issues and more and how these changes and functionality may change how your organization operates.

Moderator:

Mary Pfaff, Senior Director
State Regulatory Registry LLC

Stuart McKee, Examiner
Iowa Division of Banking

Louisa Broudy, Deputy Commissioner
Financial Services Division
California Department of Corporations

Justin Burch
Office of Lender Activities and Program Compliance
Federal Housing Administration

NMLS User Conference & Training

Thursday, February 11

10:15 am-12:00 pm
General Session

Industry & Regulators: Open Dialogue on NMLS Issues

Santiago Ballroom

The industry and regulators are bringing their “top 10” lists to this lively (but civil!) dialogue between regulatory users, Industry users, and NMLS staff. Come with your ideas, your complaints, and your thick skin, ready to listen to regulators and industry users as NMLS staff facilitates a discussion of the major issues facing users of NMLS.

Moderator:

Tim Doyle, Vice President
State Regulatory Registry LLC

Deb Bortner, Division Director
Washington Department of Financial Institutions

Sue Clark, Director, Regulatory & Consumer Affairs
Vermont Department of Banking and Insurance

Gus Avrakotos, Partner
K&L Gates

Rose K. Patenaude, Senior Vice President
HSBC North America

12:00 pm

2010 NMLS User Conference and Training Concludes

NOTES

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Regulator Registrants

Alaska Division of Banking & Securities	Patrice Walsh
	Renee Devereaux
	Marilyn White
Arkansas Securities Department	William McCraw
California Department of Corporations	Louisa Broudy
	DiAun Burns
	Preston DuFauchard
	Mehren Malekaghakhan
	Gayle Oshima
	Angelito Salandanan
	Patricia Speight
California Department of Financial Institutions	William Haraf
	Lesley Thompson
	Catherine Nahnsen-Robison
	Patrick Carroll
California Department of Real Estate	Tom Poole
California Senate Banking, Finance & Insurance Comm.	Eileen Newhall
Colorado Division of Real Estate	James Flanagan
District of Columbia Department of Banking	Calvin Clark
FDIC - DC Office	Kimberly Stock
Federal Deposit Insurance Corporation	John Kotsiras
Federal Housing Administration	Justin Burch
FinCEN	Sean Smith
Florida Office of Financial Regulation	Christy Ouellette
Idaho Department of Finance	Gavin Gee
	Jan Kochan
	KC Schaler
	Erin Van Engelen
	David Wentland
Illinois Division of Banking	Alan Anderson
	Fred Dietz
	Deb Fee
	Stanley Wojciechowski
Iowa Division of Banking	Craig Christensen
	Thomas Gronstal
	Stuart McKee
	Rodney Reed
Kansas Office of the State Bank Commissioner	Philip Neary
	Debbie Richardson



Kansas Office of the State Bank Commissioner
Kentucky Department of Financial Institutions

Louisiana Office of Financial Institutions
Maryland Office of Financial Regulation
Massachusetts Division of Banks
Minnesota Department of Commerce
Mississippi Department of Banking & Consumer Finance
Nebraska Department of Banking and Finance
Nevada Mortgage Lending Division
North Carolina Office of Commissioner of Banks
North Dakota Department of Financial Institutions

Oregon Division of Finance & Corporate Securities
Pennsylvania Department of Banking
South Dakota Division of Banking
Texas Department of Savings & Mortgage Lending

Texas Office of Consumer Credit Commissioner

U.S. Dept. of Housing & Urban Development
Utah Department of Financial Institutions

Utah Division of Real Estate

Vermont Department of Banking
Virginia Bureau of Financial Institutions

Washington Department of Financial Institutions
West Virginia Division of Banking

Wisconsin Department of Financial Institutions

Margie Smith
Norman Thompson
Ambrose Wilson
Robert Brian
Keisha Whitehall Wolfe
David Cotney
Robin Brown
Traci McCain
Amy Greenwood-Field
Sheila Walther
Charlie Fields
Bob Entringer
Chris Ludwig
Kirsten Anderson
Timothy Siwy
Cassie Branaugh
Tony Florence
Xerxes Pascua
Maricruz Royder
Sandra Weller
Douglas Foster
Antonia Antov
Rudy Aguilar
Steven O'Shields
James Beavers
Eva Rees
Bruce Stewart
Mark Fagergren
Lance Miller
Sue Clarke
Nicholas Kyrus
Robert Mednikov
Deborah Bortner
Stephanie Beane
Ruth Holt
Tracy Hudson
Karen Parker
Jean Plale

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Industry Registrants

A Step Ahead School of Real Estate	Ryan Bryan	CA
Abacus Mortgage Training and Education	Paul Donohue	NC
Accenture	Daymon Jensen	FL
Aldrich & Bonnefin, PLC	Claudia Noel	CA
AllRegs	Diane Rimer	MN
AmericaHomeKey, Inc.	Kathryn Limerick	TX
American Advisors Group	Cathi Perri	CA
American Advisors Group	Ken Rodriguez	CA
American Home Mortgage Servicing, Inc.	Charles Campbell	TX
Arvest Mortgage Co.	Gayle Nicholson	AR
Avelo Mortgage, L.L.C.	Veronica Padron	TX
Azusa Unified School Dist - Adult Ed	Larry Noell	CA
Bayview Asset Management, LLC	Vicky Larochelle	FL
Broker Knowledge Group	Ken Perry	WA
Buckley Kolar LLP	Heidi Bauer	DC
BuckleySandler LLP	Norma Ramirez	CA
BuckleySandler LLP	Kimberly McCready	DC
BuckleySandler LLP	Daniel Ladd	CA
BuckleySandler LLP	Kathryn Ryan	DC
California Coast Credit Union	Art Metras	CA
California Community Credit Union	Marcy Cole-King	CA
Cascade Financial Services	Lisa Sackett	AZ
Cavu Corp	Aaron Smithwick	NC
Cendera Funding Inc	Cristy Miller	TX
Centennial Lending	Michael Nagl	CO
Chamberlin Real Estate School	Mark Chamberlin	CA
CMG Mortgage, Inc.	Deborah Peterson	CA
Cobalt Mortgage, Inc.	Gina Wate	WA
Cobalt Mortgage, Inc.	Patty Paddon	WA
Compliance Coach	John Gisiger	CA
ComplianceEase	Michael Chan	CA
DHI Mortgage Company, Ltd.	Patricia Williams	TX
Dyck-O'Neal, Inc.	Leesa Herron	TX
Dyck-O'Neal, Inc.	Pamela Green	TX
Eagle National Bank	Sheila Morelli	PA
Eagle Nationwide Mortgage Company	Kevin Schaeen	PA
Eastland Financial Corporation	Lynn Haynes	CA
Eastland Financial Corporation	Hamid Hamadanchy	CA
Envoy Mortgage	Maria Quinones	TX



Everett Financial, Inc	John Haring	TX
Evergreen Home Loans	Jessie Hibbard	WA
Experian	Steven Heymann	CA
Fairway Independent Mortgage Corporation	Katie Hanrahan	WI
Fall River Five Cents Savings	Thomas Lyons	MA
Financial Strategies	Ric Holder	IN
First Choice Bank	Joshua Weinberg	NJ
Fowler Financial Education and Consulting	Alan Fowler	NM
Franklin American Mortgage	Darcy Durant	TN
General Mortgage	Cheryl Gregory	CA
Gold Coast Professional Schools	James Greer	FL
Gold Coast Professional Schools	John Greer	FL
Guaranteed Home Mortgage Company, Inc.	Cindy Corsaro	NY
Guild Mortgage Company	Burke Andrew	CA
Guild Mortgage Company	Lisa Dillard	CA
Guild Mortgage Company	Lisa Klika	CA
GVC Mortgage, Inc.	Brenda Aspling	IN
Home American Mortgage Corporation	Ron Meininger	CO
Home Loan Center dba LendingTree Loans	Ken Block	CA
Home Loan Center dba LendingTree Loans	Charlene Palomares	CA
Home Retention Services, Inc	Lea Ann Sorrell	TX
Hondros Learning	Betsy Butler	OH
Hondros Learning	Allison Jenkins	OH
HSBC - North America	Rose Patenaude	IL
IMORTGAGE.COM	Vanessa MacMillan	AZ
IMORTGAGE.COM	Kelli Walker	AZ
Inlanta Mortgage Inc.	Elaine Jaeger	WI
Interthinx	Duane Burdette	CA
Intrust Mortgage, Inc.	Lisa Smith	TX
IServe Residential Lending, LLC	Mark Solomon	AZ
IServe Servicing, Inc.	Melissa Dant	CA
James B. Nutter & Company	Theresa Greene	MO
James B. Nutter & Company	Alfred Pitzner	MO
James B. Nutter & Company	George Lopez	MO
Jersey Mortgage Company	Robert Colgero	NJ
K&L Gates	Costas Avrakotos	DC
K&L Gates	Stacey Riggin	DC
K&L Gates	Jeffrey Prost	DC
Kondaur Capital Corporation	Richard Vaughn	CA

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Industry Registrants

Kondaaur Capital Corporation	Loriann Ventura	CA
Kroll Factual Data	Nanette Leonard	CO
Lorman Business Center, Inc.	Kari Campbell	WI
Mary E. Work, Attorney, A Prof Corp	Mary Work	CA
Master Mortgage Corp	Leslie Pagan	PR
Mavent, Inc.	Anna Kim	CA
McGlinchey Stafford PLLC	Meghan Renich	NY
	Tammy Arrigo	LA
	Deborah Robertson	NY
Member Advantage Mortgage, LLC	Joe Watson	MI
Meriwest Mortgage Company, LLC	John Kwan	CA
Monterey Credit Union	Wanda Aiello	CA
Mortgage Education Foundation	Sarah Bryar	IL
Mortgage Educators	JR Thompson	UT
	David Luna	UT
Mortgage Master Service Corporation	Marilyn Porter	WA
Mortgage Research Center, LLC	Priscilla Conrow	MO
	Brandy Cook	MO
Mortgage Success Source	Torry Burdick	NJ
	Susanna Woodard	NJ
Mortgage Trainers of North America	Linda Williams	NV
Mortgage Training Solutions, Inc.	Michael Carrie	ME
MTI Services Corporation	Jon Exley	CO
My Compliance Alliance, LLC	Stephanie Ochoa-McDaniel	CA
National Academy of Financial Literacy	Linda MacCoy	OR
Nationstar Mortgage LLC	Charles Nutter	TX
	Lori Pressley	TX
	Laurie Sullivan	TX
Nationwide Advantage Mortgage Company	Ronald Schulz	IA
NetMore America, Inc.	Rick Craig	WA
Oregon Mortgage Lending Education Board	Yvonne McNeil	OR
Paramount Mortgage Co.	H. John Frank	MO
Patton Boggs LLP	Haydn Richards	DC
Pearson VUE	Joel Norris	IL
PennyMac Loan Services, LLC	Carol Queen	CA
PHH Mortgage Corporation	Fran Ferrara	NJ
Platinum Home Mortgage Corporation	Isabella Pelroy	IL
Primary Residential Mortgage Inc.	Thomas Jarboe	CA



Primary Residential Mortgage, Inc.	Jenifer Edwards	UT
	Felipe Pacheco	UT
	Laura Zitting	UT
Primerica	Michael Turnage	GA
Pro Schools	Deanne Gillock	OR
Prometric	Michael McNulty	MD
	Katherine Krawczyk	MD
	Steve Hennessy	MD
ProSchools	Jeff Wiles	OR
	Abby Mindt	OR
Quicken Loans Inc	Tina Templeton	MI
Real Estate Institute	Scott Toban	IL
Residential Mortgage, LLC	Rae Guse	AK
Reverse Mortgage Solutions, Inc.	Thomas Helm	TX
Ryland Mortgage Company	Lori Pasteur	AZ
	Cindi Abraham	CA
SecurityNational Mortgage Company	Pamela Pannier	UT
	Candace Olson	UT
Southern Trust Mortgage	Jennifer Kretsch	VA
Spirit of Alaska FCU	Melissa Olson	AK
Springwater Capital	Don Cook	UT
	Cory Williams	UT
Styskal, Wiese & Melchione, LLP	Cristina Miller	CA
The Clearing House	Nadeane Ballantine-Sparks	NY
The Equitable Mortgage Corporation	Melissa Zingaro	OH
The Fifth Third Bank	Alex Lockhart	OH
	Theresa Paul	OH
The Koogler Group LLC	Karen Koogler	FL
The Mortgage Licensing Group, Inc.	Trae Scuncio	CA
Tidewater Home Mortgage Group	Lex Sheriff	VA
Tierney Watson & Healy	Dewey Watson	CA
TrainingPro	Mike Doll	MD
	Jen Eyre	MD
	Christopher Nickerson	MD
TransUnion	Paul Miller	VA
Universal American Mortgage Company	Carmen Tojeiro	FL
USAA	Andrew Richard	TX
Vanderbilt Mortgage and Finance, Inc	Susan Capen	TN
	Linda Smith	TN

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Industry Registrants



Venta Financial Group, Inc.	Valerie Madiedo	NV
Veritec Solutions LLC	David Berry	FL
Vestevich & Associates, P.C.	William Vestevich	MI
Walter Mortgage Company	Christine John	FL
Weiner Brodsky Sidman Kider PC	Jennifer Silversmith	DC
Wells Fargo	Catherine Houston	NC
Wells Fargo Advisors, LLC	Chris Ragsdale	MO
Western States School of Banking	Mark Fidel	NM
Womble Carlyle Sandridge & Rice, PLLC	M. Elizabeth Collins	NC
WR Starkey Mortgage, LLP	Renea Elliott	TX
ADDITIONAL REGISTRANTS:		
1st Alliance Lending, LLC	Huong Do	CT
Arch Bay Capital, LLC	Theresa Conner	CA
Bank of America	Paul Martin	PA
BFO Solutions Incorporated	Theresa Ballard	CA
The Clearing House Payments Co.	Sharon Jablon	NY
Courtnee C. Kennedy, PC	Courtnee Calvert Kennedy	CO
Felde Publications & Programs	Cindy Felde	CA
Fifth Third Bank	Christa Southworth	OH
Gateway Business Bank	Lisa Ann Parra	CA
	Judi Yee	CA
Genworth	MaryKay Scully	NJ
LoanOfficerSchool.com	David Reinholtz	CA
	Brad Gardner	NV
M.R. Financial Solutions	Martha Phillips	CA
National Licensing School	David Nguyen	CA
New Star Realty & Inv.	Jenny Nam	CA
Plaza Home Mortgage, Inc.	Ginger Bell	CA
Professional Real Estate Education	Bruce Miller	CA
Prospect Mortgage, LLC	Sam Wolling, Jr.	CA
Questsoft Corporation	Ryan Leonard	CA
The Realty Institute	Jake McLean-Black	CA
Sierra Pacific Mortgage Company Inc.	Steve Pavlos	CA
Standard Pacific Mortgage, Inc.	Jeanne V. Brown	CA
TrainingPro	Lance Cassell	MD
	Christopher Nickerson	MD
TransUnion	Scott Kennedy	CO
Upstate Capital Inc.	Michael Wallace	NY