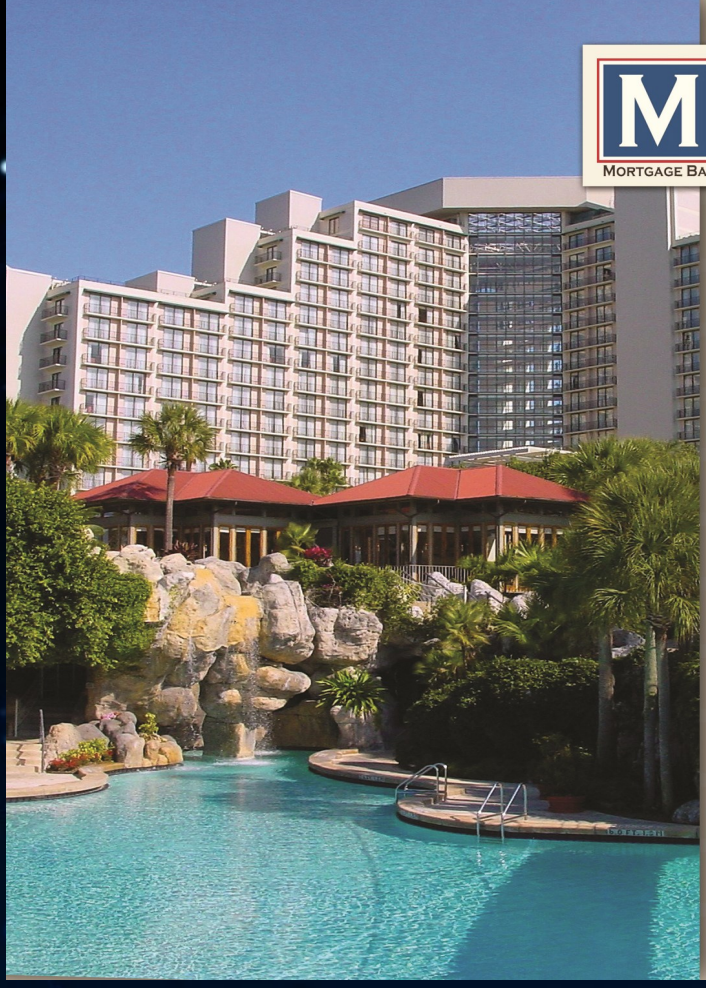


MBA
Mortgage Bankers Association of Florida

12th Annual Eastern Secondary Market Conference

February
11–13, 2015

Hyatt Regency
Orlando

Attendee Registration Information

- Hotel Information
- Conference Schedule
- Speakers
- Who Attends?
- Registration Form
- Sponsorship Form

You Get What You Give

Program Schedule

Please note we have a Vendor Trade Show that will be open on Wednesday and Thursday. In the program you will see listed in blue all non-conflict times to meet the exhibitors. There is always a specific event in the room including a breakfast, breaks, two receptions, and the luncheon. This is the place to meet and greet everyone while enjoying some refreshments and food!

This year we are planning a new event, "Visit Your Vendors".
There will be very nice prize (s) with a drawing at the conclusion of the exhibit show on Thursday. All attendees must visit each exhibitor to get their card stamped. You then turn in your completely stamped card to be entered in the drawing.

Remember to be on time to the sessions you are attending so we can keep on track for session start and ending times. Being mindful of the hard work and time our speakers put into providing our conference attendees with their knowledge and expertise, thank them in advance for their participation!

Wednesday 2/11

1—5:30 PM—Attendees Registration and **Exhibitor Set-up**

The first conference session begins at 3 PM. Please pick up your badge and conference materials prior to the start time. You do not want to miss the beginning with the lively discussion that will take place.

3—4:30 PM ***Roundtable—Florida's RE Trends; Millennial Generation vs/ Boomers***

Alex Pollock, Resident Fellow, American Enterprise Institute

Gary L. Jackson, Ph.D., Director, Regional Economic Research Institute
Lutgert College of Business, Florida Gulf Coast University
(More Panel Members TBA!)

4:30—6 PM ***Post QM and the Future of Specialty Products***. *Come join our panel of capital markets experts to discuss everyone's role in structuring new mortgage products post QM.*

John Desmond, Director of Regulatory Compliance, Capital Markets, Legal Counsel, Stewart Lender Services

Cameron Beane, EVP Secondary Market, EverBank

(Other Speakers for this session TBA)

6—7:30 PM—Exhibits Open / Welcome Reception

There will be plenty of food and beverages to keep you happy until your dinner reservations tonight. Take this time to begin getting your prize card stamped, making new friends and gaining some insight on new products and services.

Thursday 2/12

7:30 AM—4:30 PM
Exhibit Room is Open All Day

7:30—9 AM—Exhibits OPEN with *Breakfast*
Networking Time with Attendees and Exhibitors

7:30—9 AM—***CMB Breakfast*** *with Speaker* **Seth Sprague, CMB**
Senior VP, Phoenix Capital, Inc.

9—10 AM—***MBA National Update*** *featuring Keynote Speaker* **Marina Walsh**
Vice President, Industry Analysis | Research and Economics, MBA, Washington, DC

10—11 AM—*Refreshment Break and Networking Time with the Exhibitors*

11 AM—12 PM—***Ginnie Mae Updates***

Mary Kinney, EVP & Chief Operating Officer

Michael Drayne, SVP, Office of Issuer & Portfolio Management both with Ginnie Mae

12—1:30 PM—*Luncheon with Exhibitors and Networking Time*

1:30—2:30 PM—**CFPB—Markets, Implementation, Regulatory**

Laurie Maggiano, Director, CFPB,

Lisa Applegate, Strategic Quality Manager, Wells Fargo Home Mortgage, Capital Markets

R. Colgate Selden, Counsel, Alston & Bird LLP

2:30—3:30 PM—***Economic Update***—**Frank Nothaft**, Vice President / Chief Economist, Freddie Mac

3:30—4:30 PM—Final Exhibit Time and Closing Networking Reception and Prize Drawing for the "Visit Your Vendors"
Turn in your completed cards to win!

4:30—6 PM—***HMDA/Compliance/Fair Lending Panel***
Loretta Kirkwood, CrossCheck Compliance
David Moffatt, President and CEO, Mortgage TrueView
Rose Wolfe, VP - Quality Control and Investor Repurchase, Bayview Loan Servicing, LLC

Friday 2/13

8—9 AM *Breakfast*

9—11 AM—***Agency Execution – Selling / Servicing Panel and Roundtable***
Don Brown, President, Optimal Blue Secondary Services
Seth Sprague, CMB, Senior VP, Phoenix Capital, Inc.
Nitin Dave, VP of Servicing & Securitization, Southern Trust
Cameron Beane, EVP Secondary Market, EverBank

11 AM—***Conference Concludes***

11:15 AM—MBA of Florida's Board of Directors Meeting

Registration Information—Badges—Cancellation Policy

Please review the schedule for registration and exhibit set up times to pick up your name badge and registration packet during these times only. Your full registration fee entitles you to attend all seminars, lunch, breaks and the receptions in the exhibit hall.

Badges—You will be given a name badge at the registration desk. This badge is proof of your registration and must be worn to all events. You must wear your badge to be admitted to all MBAF sponsored functions or have access to our area.

Conference Cancellations—Please note: Refunds are provided minus a $100 cancellation fee if received and acknowledged in writing by January 9, 2015. No refunds can be provided after this date but we do accept substitutions. The MBAF must provide guarantees to the hotel and we are unable to make any reductions after our commitment is made.

Dress Code—Business attire is appropriate.

Hotel Information

The Hyatt Regency Orlando
(formerly the Peabody)
9801 International Drive
Orlando, FL 32819
Tel: 407-284-1234

$219 Single/Double Occupancy (savings of $30 from last year's rate)
$15 Resort Fee Includes: Wifi access up to 6 devices –retail value is $9.95 per day, **I-Ride** Trolley tickets daily to the International Drive area – retail value is $5.00/ per person/day, **Local** phone calls, **Bike** rentals – retail value of $5.00/ per hour, **Pool** activities floatees, rafts, noodles, pool basketball, pool volleyball) offered in both pools , **Fitness** classes (Zumba, boot camp, spin classes, water aerobics) - retail value of $12.00/ per person/class, **Spa** access with fitness center access –retail value of $30.00/ per person/day, **Fitness center** without spa access – retail value of $9.95/ per person/day.

Reservation Cut-off Date is January 12, 2015
This property fills up quickly and is very busy in February during our conference dates so please make your room reservation early to make sure you get in.
Hotel Online MBAF Personalized Reservation Link

Hotel Toll Free Reservation Number: 1-800-233-1234
(If you call to make your reservation, mention you are attending the MBAF conference to receive the special rate.)

Transportation
Book Now (or to view all options)—Click Here
or call +1 407 284 1234
The hotel is convenient to the **Orlando International Airport (MCO)** at about 15-20 minute drive**.**
Transportation other than rental cars approximate cost:
Airport (MCO): Taxi: Estimated cost- $35-$45
Mears shared shuttle service:

- One Way- $20 Round Trip- $36

(Costs are subject to change.)

International Drive has abundant choices for any networking event or dinner you want to plan. Also, the hotel resort fee includes two I-Ride Trolley tickets for unlimited use.
Click Here to View the Trolley Map

The hotel has many varied and excellent options from relaxed to elegant dining. To top off your evening make sure to visit Rocks, a very popular evening spot right at the hotel.
Click Here to View the Hotel Options

WHO ATTENDS?

a la mode, inc.
A&D Mortgage
AboutYourMortgage.com
Accenture Mortgage Cadence
Acopia Capital Group / Acopia Home Loans
Affilated Mortgage Co/Benchmark Bank
Affiliated Capital Solutions, LLC
Affiliated Mortgage Company
Akerman Senterfitt
Alarion Bank
All Sunshine Real Estate Inc.
AllRegs
Alston & Bird LLP
Alvarez, Sambol & Winthrop, PA
American Bancshares Mortgage, LLC
American Enterprise Institute
American Mortgage Law Group
AmeriCU Mortgage
Ameris Bank
AmeriSave Mortgage Corporation
Arch MI
Arch Mortgage Insurance
Arthur J Gallagher & Co.
Associated Bank
Associated Software Consultants Inc.
Atlanta Homeownership Center (FHA) at US Dept. HUD
Atlantic Coast Bank
Atlas One Financial
B of I Federal Bank
Baldwin Financial, LLC
Bank of America Mortgage
Bay to Bay Lending LLC
BB&T Correspondent Lending
BB&T Mortgage Correspondent Lending
BB&T-Oswald Trippe and Company, Inc.
Blanz and Company LLC
Bofl Federal Bank
Bradley Arant Boult Cummings LLC
Branch Banking & Trust Co.
Buckley Management Advisors
Byte Software
Calyx Software
Capital City Bank
Capital City Bank Group
Capital City Bank, Residential Mortgage
Capital Land Settlements, LLC
Capital Markets Cooperative
Carolina Bank
Carrington Mortgage Services
CBCInnovis
Central Florida Appraiser Associates
Certified Credit Reporting, Inc.
Chase
Chase Correspondent Lending
Christensen Financial, Inc.
CIC Credit/Tax Return Verifications
CitiBank
CitiBank N.A.
CitiMortgage, Inc.
Citizens First Wholesale Mortgage Company
Clayton
CMG Financial
CMG Financial - Correspondent Lending
Coastal States Mortgage Corp.
Columbus Capital Lending
Compass Analytics, LLC
Consumer Direct Mortgage, a Division of FirstBank
Consumer Real Estate Finance Co.
CrossCheck Compliance LLC
Customers Bank Warehouse Lending
Dart Appraisal
Deephaven Mortgage
Dept. of Veteran's Affairs-Loan Guaranty
Digital Risk, LLC
Ditio Appraisals
DocMagic, Inc.
Ellie Mae
Embrace HomeLoans, Inc.
Entrust Solutions, LLC
Environmental Data Resources
Envoy Mortgage LTD
Equitable Mortgage Solutions
Equity Mortgage Bankers, LLC
Equity Solutions USA
Essent Guaranty, Inc.
e-TEC Appraisal Management Solutions
EverBank
Executive National Bank
FACTiNTEL LLC
Fannie Mae
Fannie Mae-Washington
FBC Mortgage, LLC
FBI
Federal Home Loan Bank of Atlanta
Federal Trust Bank
FEMBi Mortgage
Fidelity Funding Mortgage
Fidelity Investments
Fifth Third Bank
First Federal Bank of Florida
First Florida Bank
First Guaranty Mortgage Corporation
First Tennessee Bank Warehouse Lending
First Tennessee Bank-Mortgage Banking Group
Flagstar Bank, FSB
Florida Capital Bank Mortgage
Florida Commerce Credit Union
Florida Insurance Specialists
Forsythe Appraisals LLC
Franklin American Mortgage Company
Freddie Mac
Freedom Mortgage
Freedom Mortgage Structured Products Group
Garnet Capital Advisors
Garrett, McAuley & Co.
Garrett, Watts & Co.
GatewayBank of Southwest Florida
Genworth Financial
Genworth Mortgage Insurance
Georgia Banking Company
Gilbert Garcia Group P.A.
GL Financial Services
Global DMS
Green Planet Mortgage, LLC
Green Tree Servicing LLC
Green Tree Servicing LLC - Correspondent
Group One Mortgage, Inc.
Hamilton Group Funding, Inc.
Hancock Bank
Home Financing Center
Home Lending Source
HomeBanc N.A. Mortgage Banking Division
ICS Merrill
IDCHECK.COM CORP.
IMARC
Impac Correspondent
Impac Mortgage Holdings Inc.
Infinity International Processing Services, Inc
ING Direct
InHouse Inc.
InHouse Solutions
Interthinx
Investors Mortgage Asset Recovery Co. LLC
Jefferson Bank of Florida
JP Morgan Chase Bank, NA
JVC Financial
Kinecta Federal Credit Union
Kroll Factual Data
Lenders One Mortgage Cooperative Lending QB
LERETA Flood and Tax Services
Liberty Home Equity Solutions, Inc.
LoanSifter, Inc.
M&T Bank
Madison Settlement Services
Madison Williams & Co.
Market Valuation Services
McCaughan Mortgage Company, Inc.
Merscorp Holdings, Inc
Metamerica Mortgage Bankers Inc.
MetLife Home Loans – Correspondent
MIAC (Mortgage Industry Advisory Corp.)
Milestone Advisors, LLC
Mortech, a Zillow Business
Mortgage Bankers Association of Florida
Mortgage Bankers Association of Georgia
Mortgage Bankers Association, Washington
Mortgage Banking Solutions
Mortgage Builder Software
Mortgage Cadence, LLC
Mortgage Capital Trading, Inc. (MCT)
Mortgage Guaranty Insurance Company
Mortgage Information Services, Inc.
Mortgage Quality Management & Research
Mortgage Support Services, Inc.
MountainView Capital Holdings
MountainView Securities, LLC
MPA Consulting, LLC
Multi Bank Securities
Mutual of Omaha Bank
National Bank of Commerce
National MI
National Mortgage Insurance Corporation
Nationstar Correspondent Lending
Nationstar Mortgage
Nationwide Mortgage
Nationwide Title Clearing, Inc.
NattyMac Warehouse
Navigator Lending Solutions, Inc
NewDay Financial LLC
Norcom Mortgage
NPR Capital, LLC
NYCB Mortgage, LLC
Old Florida National Bank
OpenClose
Optimal Blue, LLC / Secondary Interactive (an Optimal Blue Company)
Peak Performance Resources Inc.
Peoples United Bank
PHH Home Loans, LLC dba Sunbelt Lending Services
PHH Mortgage
Phoenix Capital, Inc.
Pinkert Law Firm, P.A.
Platinum Home Mortgage Corp
Platinum Mortgage, Inc.
Plaza Home Mortgage, Inc
PMAC
PMI Mortgage Insurance Co.
Premier Bank
Preo Mortgage, LLC
Prime Meridian Bank
PrimeLending, A PlainsCapital Company
Professional Lien Search
Property Sciences
Prospect Mortgage
Q Lending
QuestSoft
Radian Guaranty Inc.
RBC Bank
RBS Americas
Real Estate Closing Solutions
RealMetrix
Regions - Correspondent Lending
Regions Bank Corporate Trust
Republic Mortgage Insurance Co.
Residential Credit Solutions, Inc.
Residential Finance Corp.
rjbWalzak Consulting, Inc.
RP Funding, Inc.
Seacoast National Bank
Seaside National Bank & Trust
ServiceLink
SG Capital Partners
Sierra Pacific Mortgage
Silvergate Bank Warehouse Lending
Solidifi, Inc.
Source Media
Southern Trust
Southwest Securities, FSB
Southwest Securities, Warehouse Lending
Stock Financial, LLC
Stonegate Mortgage
StoneHill Group, Inc.
Sunbelt Lending Services
SunTrust Banks
SunTrust Mortgage, Inc.
SunTrust Wholesale Lending
Superior Bank
Terrace Mortgage Co.
Texas Capital Bank
The Collingwood Group LLC
The Mortgage Firm
The StoneHill Group, Inc.
Thomas Mortgage & Financial Services, Inc.
Thomson Reuters
Towne Mortgage Company
Tradeweb
Triserv Appraisal Management Solutions
Tropical Financial Credit Union
U.S. Department of Housing and Urban Development
U.S. Department of HUD - Tampa Field Office
Union Mortgage Investment Group Corp.
United Guaranty
United Lender Services Corp.
United States Appraisals
Universal American Mortgage Company
Urban Financial of America
Urban Trust Bank
US Bank
US Bank Home Mortgage
Vantage Capital Group, LLC
Vernis & Bowling, P.A.
View Point Bank
Volt
W.J. Bradley Mortgage Capital LLC
Waterstone Mortgage
Weiner Brodsky Sidman Kider PC
Wells Fargo Bank, N.A.
Wells Fargo Funding
Wells Fargo Home Mortgage
Your Mortgage Source, Inc.

2015 Eastern Secondary Market Conference

With Exhibits

Speaker Bios

(received as of 11/7-14 (more on the way)

Nitin Dave
VP of Servicing
& Securitization
Southern Trust

Mr. Nitin Dave has 35 years' experience in Mortgage Banking, Consumer Banking, Investment Banking, Commercial Lending, with a Focus on "Mortgage Servicing operations & Secondary Marketing executions via Cash and Securitization", (25 years at Fannie Mae, 2+ years at Citizens Bank, 5 Years at Pinnacle Financial Corporation, and currently as VP of Servicing & Securitization at Southern Trust, a Fannie, Freddie and Ginnie approved).

Besides his vast experience, Nitin Dave holds two undergraduate degrees and an MBA, and a Chartered Accountant's designation (comparable to CPA). He is a graduate of the School of Mortgage Bankers Association of America, and has Public Accounting experience as well. He is one of the few professionals with mortgage banking experience in both —front-end (Origination, Processing, Underwriting, Credit/Risk management, Emerging Markets, and Capital Markets /Secondary Marketing), and, —back office Operations (Servicing, Investor Reporting, Quality Control, Post Closing, Risk management, and Securitization — MBS, PC, REMIC, CMO, REIT, and other structures) with strong financial analysis skills because of his Public Accounting background. Nitin's background includes demonstrated skills in Marketing (Account Management), substantial contribution to Fannie Mae's Congressional Goals through Emerging Markets outreach, Loss Mitigation, Servicing, Default Administration, Foreclosure, Bankruptcy and REO Administration, Operations, Financial Management, Represented Fannie Mae & The Urban Institute to develop International Housing Finance System in Russia, China, Slovakia, Greece, Poland, Thailand, & South Africa.

John Desmond
Director Regulatory Compliance
Capital Markets and Legal Counsel
Stewart

John is Director of Regulatory Compliance - Capital Markets at Stewart. He is responsible for developing and updating the Stewart's compliance review team's ability to perform loan level compliance reviews within the due diligence platform. John interprets rules and regulations applicable to mortgage lending, including laws and regulations at the federal, state, and local level. He also works with outside counsel and compliance vendors to stay abreast of the shifting regulatory landscape.

John brings over 25 years of experience in mortgage industry compliance to Stewart's team. Most recently, he served as Compliance Counsel at Stewart, where he oversaw legal compliance of activities to help ensure consistency in interpretation and application of existing and new regulatory requirements. Previously, John worked as In-House Counsel and in executive management for several lenders developing extensive knowledge and experience with compliance and underwriting guidelines for FHA, VA, USDA, conventional, and reverse mortgages. As In-House Counsel, John drafted and implemented compliance policies and procedures required under federal and state laws and regulations applicable to single family residential lending, including Dodd Frank, TILA, RESPA, ECOA, FCRA, and FACTA.

John holds a BS in Psychology from Creighton University, an MBA from the University of Colorado and a JD from University of Denver Sturm College of Law. He has held a license to practice law since 1989.

Michael R. Drayne
Senior Vice President
Office of Issuer & Portfolio Management
Ginnie Mae

Michael Drayne is responsible for the management of Ginnie Mae's relationships with the mortgage lenders who issue securities under Ginnie Mae mortgage-backed securities program. In this capacity, he oversees the Single-Family and Multifamily Program Divisions, as well as the Monitoring & Asset Management Divisions, the latter of which is responsible for the oversight of the Ginnie Mae servicing assets owned by Issuers or Ginnie Mae.

A 25-year veteran of the housing finance industry, Mr. Drayne began his career at Chevy Chase Bank, where he served as Vice President and Director of Secondary Marketing. In addition, he was responsible for managing several other operational units for the bank's nationwide mortgage lending subsidiary. He has also held management positions with the residential lending divisions of two other banks. At one of these banks, he co-founded a reverse mortgage lending unit.

Mr. Drayne has participated at numerous industry conferences. In particular, he has spoken about the U.S. secondary mortgage markets to the evolution of the post-crisis housing finance industry and its relation to government-insured lending and the capital markets.

Mr. Drayne has a Bachelor of Science Degree in Business Administration and a Master's Degree in Public Management, both from the University of Maryland. He resides in Washington, D.C

Dr. Gary L. Jackson
Director of the Regional Economic Research Institute (RERI) At Florida Gulf Coast University

Dr. Gary L Jackson is the Director of the Regional Economic Research Institute (RERI) and an Assistant Professor of Economics at the Lutgert College of Business at Florida Gulf Coast University. He is frequently featured on television and the local media as Editor of the monthly "Southwest Florida Regional Economic Indicator Report" and the quarterly "Horizon Council FGCU Business Climate Report." The Institute provides students with experience completing research. Two current research projects are research in support of Workforce Now research projects and for the Southwest Florida Economic Development Alliance website.

Dr. Jackson received his Bachelor's Degree in Mathematics and a Master's Degree in economics from Florida Atlantic University. He received his Ph.D. in economics from the University of Massachusetts.

He served on national and international boards dealing with electricity and natural gas markets, risk management, and policy. Research interests in: economic forecasting and impact analysis, regulatory economics, industrial organization, and regional economic studies. He has worked with the Federal Reserve Bank and was a driving force in making Market Pulse one of the premier economic events in Florida for the Bonita Springs Chamber of Commerce and FGCU over the past six years. He and his wife enjoy boating and traveling abroad each year.

Mary K Kinney
Executive Vice President &
Chief Operating Officer
Ginnie Mae

As Executive Vice President, Ms. Kinney administers Ginnie Mae's $1.5 trillion Mortgage-Backed Securities (MBS) and Real Estate Mortgage Investment Conduit (REMIC) programs. She is also responsible for managing Ginnie Mae's daily operations, including all MBS operations, counterparty relationships, contracting, budget and legislative initiatives, and overall risk management of the organization.

Additionally, Ms. Kinney maintains liaisons with key officials and executives of housing and securities industries, the investment community, members of Congress, and other departments and agencies of the federal government.

Ms. Kinney has extensive experience in the MBS business, housing finance, affordable housing, and commercial real estate investment, including 21 years at Fannie Mae. She has also managed end-to-end activities for private-label MBS at Citicorp and the Mortgage Guaranty Insurance Corporation. Additionally, Ms. Kinney has managed loan origination and servicing functions in the primary servicing mortgage market.

Prior to her arrival at Ginnie Mae, Ms. Kinney was the Vice President of Enterprise Data Warehouse Operations at Fannie Mae, where she designed, developed and managed technology infrastructure to support MBS data collection and analysis. During her tenure at Fannie Mae, Ms. Kinney also served as the Director/Vice President of the National Housing Impact Division. In that role, she led long-range strategic planning and day-to-day activities for enterprise-wide compliance with congressionally mandated affordable housing goals and corporate affordable lending commitments. Ms. Kinney also directed loan administration teams for Citicorp's commercial real estate portfolio in the Mid-Atlantic region. Ms. Kinney earned a Bachelor of Science degree from St. Lawrence University in Canton, New York.

Frank E. Nothaft
Vice President &
Chief Economist
Freddie Mac

Frank E. Nothaft was appointed to the position of chief economist in December 2001 and vice president in March 2004. In this position, Nothaft is responsible for forecasts, research and analysis of the macroeconomy, housing and mortgage markets. Nothaft is also involved in affordable lending analysis and policy issues affecting the housing finance industry. A widely quoted expert on housing and economic issues, Nothaft makes frequent appearances in both local and national media outlets.

Prior to being named chief economist, Nothaft served as deputy chief economist for Freddie Mac from 1988, and as a senior economist from November 1986. Before coming to Freddie Mac, Nothaft was an economist with the Board of Governors of the Federal Reserve System from 1983 until 1986, where he served in the mortgage and consumer finance section and as the assistant to Governor Henry C. Wallich.

Nothaft holds a Ph.D. in economics from Columbia University and a B.A. cum laude in mathematics and computer science from New York University. Nothaft is past president and current member of the Board of Directors of the American Real Estate and Urban Economics Association and a past Board member of the Financial Management Association. He currently serves on the Advisory Board of the Real Estate Research Institute.

Alex J. Pollock
Resident Fellow
American Enterprise Institute

Alex J. Pollock is a resident fellow at the American Enterprise Institute (AEI), where he studies and writes about housing finance; government-sponsored enterprises, including Fannie Mae, Freddie Mac, and the Federal Home Loan Banks; retirement finance; and banking and central banks. He also works on corporate governance and accounting standards issues.

Pollock has had a 35-year career in banking and was president and CEO of the Federal Home Loan Bank of Chicago for more than 12 years immediately before joining AEI. A prolific writer, he has written numerous articles on financial systems and is the author of the book "Boom and Bust: Financial Cycles and Human Prosperity" (AEI Press, 2011). He has also created a **one-page mortgage form** to help borrowers understand their mortgage obligations.

The lead director of CME Group, Pollock is also a director of the Great Lakes Higher Education Corporation and the chairman of the board of the Great Books Foundation. He is a past president of the International Union for Housing Finance.

He has an M.P.A. in international relations from Princeton University, an M.A. in philosophy from the University of Chicago, and a B.A. from Williams College.

Research Areas:

Retirement finance
Housing finance

GSEs, including Fannie, Freddie, and the Federal Home Loan Banks

Corporate governance

Central banking/Fed

Banking

Accounting standards

Experience

- President and CEO, Federal Home Loan Bank of Chicago, 1991-2004
- Visiting Scholar, Federal Reserve Bank of St. Louis, 1991
- President and CEO, Community Federal Savings, St. Louis, 1988-90
- President, Marine Bank, Milwaukee, 1987

Positions of increasing responsibility in banking, 1969-86

Education

M.P.A., international relations, Princeton University
M.A., philosophy, University of Chicago
B.A., Williams College

R. Colgate Selden
Counsel
Alston & Bird LLP

R. Colgate Selden serves as counsel in the firm's Financial Services & Products Group. His practice focuses on guiding clients through the full array of federal and state lending, servicing, secondary market, insurance and real estate broker issues they may face.

Colgate was previously senior counsel in the Consumer Financial Protection Bureau's (CFPB) Office of Regulations where he developed and drafted loan originator compensation, TILA-RESPA integrated disclosure, ATR/QM, HELOC and AMTPA rules. Colgate also led the CFPB's team that provided TILA Mortgage and FDCPA interpretations to consumer group, industry and government participants. Additionally, he was a senior advisor on the Bureau's RESPA and Regulation P teams. Prior to government service, Colgate was in private practice.

Colgate has counseled a wide variety of clients, including mortgage companies, insurers, banks, credit unions, holding companies, private equity, finance companies, servicers, investors, builders, real estate brokers, and REO management and disposition companies. Colgate has also advised on Fannie, Freddie, FHA, VA and GNMA single-family requirements.

Colgate earned his LL.M. in securities and financial regulation from Georgetown University Law Center, a J.D. from Vermont Law School where he served as editor of the *Vermont Journal of Environmental Law*, and a B.S. from Ferrum College.

Seth D. Sprague CMB
Senior Vice President
Phoenix Capital, Inc.

Seth joined Phoenix in April of 2013 after more than ten years with SunTrust Mortgage managing their mortgage servicing rights portfolio valuation process as well as their periodic MSR transaction activity.

Seth's primary duties at Phoenix include managing bulk and flow MSR transactions, advising on analytic and valuation strategies, and participating in strategic business development activities as the MSR market continues to evolve. Seth has a total of over 18 years of mortgage banking and servicing valuation experience at a variety of firms including SunTrust Mortgage, Bank of America Mortgage, United Financial / Matrix Financial and KPMG LLP.

Seth is frequent speaker with the MBA's School of Mortgage Banking Program and holds a MBA from the University of Colorado – Denver and an undergraduate degree from the University of Richmond with a concentration in Accounting.

Marina B. Walsh,
Vice President
Industry Analysis,
Research &
Economics
Mortgage Bankers
Association
Washington

Marina Walsh is vice president of industry analysis in MBA's research and economics department, specializing in industry performance benchmarking for residential lenders and servicers. She has worked in real estate finance for over 17 years. Currently, she leads the management and direction for the annual and quarterly Mortgage Bankers Performance Reports for Independent Mortgage Bankers, the Servicing Operations Study and Forum, the Peer Group Survey and Roundtable Program, the Mortgage Banking Compensation Survey Program and other ad hoc surveys.

In addition, Walsh conducts workshops and roundtables on a variety of current topics critical to the mortgage industry and provides program advisory support for several conferences, particularly MBA's Accounting and Financial Management Conference and its National Servicing Conference. She is an instructor for several MBA Education webinars and courses, including the Introductory and Advanced Schools of Mortgage Servicing and the Future Leaders Program. Results of her work have been published in Mortgage Banking Magazine, National Mortgage News, American Banker, Mortgage News Daily, Inside Mortgage Finance, Servicing Management and MBA NewsLink. She represents MBA on the Mortgage Bankers Financial Reporting Form ("WebMB") committee, a consortium of representatives from Fannie Mae, Freddie Mac, Ginnie Mae and MBA.

Prior to joining MBA, Walsh was a manager in Ernst and Young's Real Estate Advisory Services Group where her focus was Federal credit program design, implementation and performance measurement. She started her career in the Management Training Program, then subsequently the financial planning division, of the Port Authority of NY & NJ. She holds a bachelor's degree from Cornell University and a Master of Public Administration degree from Columbia University.

MBA
MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Attendee Registration Form

12th Annual

Eastern Secondary Market Conference with Exhibits

February 11-13, 2015

Name (as you wish it to appear on your name badge) _____

Company _____

Address _____ **City/State/Zip** _____

Phone _____ **Email** _____

□ **I am an MBAF Member** □ **I am a Non-Member** □ **This is my first MBAF Conference—deduct $50**

□ **I am a member of another state association** _____
(If you are a member of another mortgage banking association, we will extend you our member registration rate.)

□ **I am a CMB** □ **I am disabled and would like to be contacted to discuss my special needs**

Please indicate any special dietary considerations _____

□ CMB Society of Florida Breakfast—Check here to attend the CMB Breakfast Meeting on Thursday from 7:30—9 AM.

If you register for the full conference below there is *no additional charge* but you still must RSVP so we have a count for space and food.

ATTENDEE REGISTRATION FEES—The Earlier You Register the More you Save! 3-Tiered Pricing!

BEST DEAL! **Save $150 per registrant (if received on or before 12/2/2014)**	***GREAT DEAL!*** **Save $75 per registrant (register 12/3/2014— 1/08/2015)**	***NORMAL REGISTRATION FEES*** **All registrations received after 01/8/2014**
□ **Member $300**	□ **Member $375**	□ **Member $450**
□ **Non-Member $400**	□ **Non-Member $475**	□ **Non-Member $550**

HOW TO REGISTER: ●**Register online** via **www.mbaf.org**, just login, complete the registration information.
●**Fill in** this form by saving this first on your computer with a different name then fill it out and click the submit button
●**Mail** the form to the address below. ●**Fax** the form to the number below.
Refunds are provided minus a $100 cancellation fee if received and acknowledged in writing by January 8, 2015. No refunds can be provided after this date but we do accept substitutions.

VISA/MC/AMEX Credit Card # _____ **Expiration:** _____

Verification Code: _____ **(E) Signature of Card Holder:** _____

PLEASE PRINT Name as it appears on the card: _____

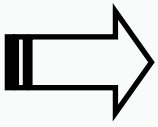
Credit Card Billing Address and Phone Number of Card Holder (indicate only *if different from ABOVE*):

_____

_____ **Is this a corporate card?** _____

Mail/fax/email form: (make checks payable to:)
Mortgage Bankers Association of Florida
P.O. Box 592245
Orlando, FL 32859-2245
PH: 407-855-6155 FAX: 321-445-4699
Email: mbaf@mbaf.org Website: www.mbaf.org

OR complete the form and click the SUBMIT button



SUBMIT

Office Use Only
Date Received: _____
Check/CC: _____
Amount: _____

Instructions to submit this form via the button above: First rename the form, fill in the information via your computer, save it then submit. The form goes securely and directly to the mbaf@mbaf.org email address

MBA
MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Sponsorship Opportunities

***Platinum and Gold** Levels*
Includes Exhibit Space** and **Reps
or Regular Conference Attendee Registrations

□ **Platinum Sponsorship—$3,000**
Prime Exhibit Booth with TWO Rep Registrations OR if no Booth required, TWO conference registrations are included.
Full-page color ad in the conference program: 8" wide x 10.5" high
Signage displayed during the conference, special recognition at events, **scrolling logo on the homepage of our new web site** with your company link until the next year. Podium time for session introduction of speakers (if you would like to.)

□ **Silver Sponsorship—$1,000**
Quarter-page black and white ad in the conference program:
4" wide x 5.25" high
Signage displayed with company name during the conference, special recognition at events, listed with all sponsors under the online link.

□ **Gold Sponsorship—$2,000**
Prime Exhibit Booth with ONE Rep Registration OR if no Booth Required, one full conference registration included.
Half-page color ad in the conference program:
Horizontal: 8" wide x 5.25" high or Vertical: 4" wide x 10.5" high
Signage displayed during the conference, special recognition at events, company logo as a gold sponsor on the web site after the conference.

□ **Bronze Sponsorship—$800**
Business card black and white ad in the conference program.
Signage displayed with company name during the conference, special recognition at events, listed with all sponsors under the online link.

IMPORTANT: Platinum and Gold Sponsors Please Read Below:

EXHIBITING Sponsors:
If you plan to exhibit please complete the exhibit form and return it along with your sponsorship form so we have complete information for your booth and reps.

NON-EXHIBITING Sponsors:
Platinum receives **two regular attendee conference** registrations, gold receives one registration, so please fill out the attendee registration forms for these registrants along with the sponsorship form and return.

Important Artwork Deadline: The deadline to receive artwork for printing of the conference program is Monday January 12, 2015. Please provide in High-resolution PDF or JPG format according to the sizes listed above for the specific sponsorship. Ads will be inserted as is and we are not responsible for incorrect content you provide to us. All ads must be emailed to **mbaf@mbaf.org**. You will receive an email confirmation that we received your ad, **if you don't** then we did not receive it. **Platinum sponsors** please email your logo and web link to place on our home page and for all recognition purposes. **Gold sponsors** email your logo.

Company _____ **Contact Person** _____

(please show the Company name as it should be listed on all recognition materials)

Address _____ **City/State/Zip** _____

Phone _____ **Email** _____

VISA/MC/AMEX Credit Card # _____ **Expiration:** _____

Verification Code: _____ **E-Signer of Card Holder:** _____

PLEASE PRINT Name as it appears on the card: _____

Credit Card Billing Address and Phone Number of Card Holder (indicate only *if different from Contact ABOVE*):

_____

_____ **Is this a corporate card?** _____

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