

American Conference Institute's 7th National Forum on

RESIDENTIAL MORTGAGE LITIGATION & REGULATORY ENFORCEMENT

Preparing for the New Generation of Claims, Regulations & Legislative Developments

Featuring in-house insights from:

Michael C. Flynn
PNC Bank

Greg Walker
UBS

Chante Bowser
Freddie Mac

Patricia L. Hobbib
Ally Financial

Eric J. Spett
American Home Mortgage Servicing

Rick Bellows
National Creditors Connection, Inc.

Karyn Caldwell
Flagstar Bank

Nathan Boucher
American Home Mortgage Servicing

Anne Sutherland
Nationstar Mortgage

Robert R. Lawrence
Freddie Mac

Sarah Jahner Mahloch
Planet Financial Group

And the View from the Bench:

Hon. Alan J. Baverman
U.S. Dist. Ct., N.D. Ga.



Hon. Elizabeth W. Magner
U.S. Bankr. Ct., E.D. La.



Hon. Alan S. Trust
U.S. Bankr. Ct., E.D.N.Y.



Hon. Susan D. Wigenton
U.S. Dist. Ct., D.N.J.

September 20 – 21, 2011 | The Adolphus | Dallas, TX

Earn
CLE
Credits

Gain knowledge from key government leaders and regulators:



Attorney General Greg Zoeller
State of Indiana

Kevin L. McBride
Office of the Inspector General, HUD

Thomas P. James
Office of the Illinois Attorney General

John H. Corston
Associate Director, FDIC

John Prendergrast
Conference of State Bank Supervisors



Attorney General Gary King
State of New Mexico

Deanya T. Kueckelhan
Southwest Regional Director, FTC

John A. Davidovich
FDIC, Office of the Inspector General

Chuck Cross
Conference of State Bank Supervisors

Benefit from expert advice for:

- Managing the tidal wave of residential mortgage litigation resulting from foreclosure documentation errors and “robo-signing” practices
- Complying with the multi-state mortgage examination process, determining best steps for compliance and understanding the analysis that takes place
- Preparing for and responding to the uptick in state and federal enforcement actions
- Examining the new powers of the CFPB, their interaction with state regulators and ensuring compliance with new regulations
- Responding to residential mortgage claims in the capital markets: what are the latest investor claims and regulatory initiatives?
- Effectively defending against HAMP and MERS related defenses in the foreclosure process
- Mitigating losses in loan servicing and responding to allegations of HAMP violations
- Defeating claims related to predatory/discriminatory lending practices including claims arising under TILA and the SCRA

Be sure to join your colleagues at the Pre- and Post-Conference Advanced Sessions:

A The Consumer Financial Protection Bureau (CFPB): The New World Order

B Getting Arbitration Agreements and Related Class Action Waivers Enforced after *AT&T v. Concepcion*

Sponsored by:



Media Partners:



Register Now • 888-224-2480 • AmericanConference.com/ResidentialMortgage

As the litigation surrounding residential mortgage litigation heats up, join top defense litigators, leading in-house counsel and key federal and state regulators at the only industry event geared solely towards the defense of claims.

With all eyes on the residential mortgage industry in the wake of recent **alleged foreclosure documentation** errors and so called “**robo-signing**” practices, it is critical that both in-house and outside counsel remain up-to-date on emerging borrower and investor claims, as well as ongoing **state and federal investigations**. Further, the mortgage industry has only just begun to feel the full impact of **Dodd-Frank**. With the implementation of the **CFPB** and a renewed regulatory focus on the residential mortgage industry, the coming year is going to bring a wave of new litigation and enforcement initiatives at both the state and federal level.

In response, **American Conference Institute** is pleased to announce its **7th National Forum on Residential Mortgage Litigation & Regulatory Enforcement**. This event has been tailored to provide attendees with the insights and strategies that are needed to defend against these claims and adapt to the evolving regulatory landscape. Our unparalleled faculty of enforcement officials, federal and state judges, expert in-house counsel and leading outside counsel will provide you with the keys to:

- Defending against new and emerging borrower and investor claims, including those arising from loan modifications and alleged foreclosure documentation errors
- Adapting to evolving federal and state regulatory and enforcement initiatives
- Determining what measures lenders and servicers must take in order to mitigate future liability
- Assessing the likely impact of Dodd-Frank and the CFPB on the residential mortgage industry
- Navigating the foreclosure process in an era of heightened scrutiny
- Managing and defending against a new wave of residential mortgage class actions

No other conference in the industry allows you to benchmark your litigation strategies and compliance policies with the best and the brightest in the industry while obtaining unparalleled advice for dealing with the emergence of high-stakes claims in this area.

Register now by calling **888-224-2480** or faxing your registration form to **877-927-1563**. You can also register online at www.AmericanConference.com/ResidentialMortgage.

WORKSHOP A

TUESDAY, SEPTEMBER 20, 2011

8:00 – 10:30 am

(Registration opens at 7:30 am)

The Consumer Financial Protection Bureau (CFPB): The New World Order

Part One: 8:00 – 9:30 am

Navigating the Concurrent Jurisdiction, Shared Responsibilities and Joint Regulatory, Supervisory and Enforcement Authority Between the Consumer Financial Protection Bureau and the Federal Trade Commission



David N. Anthony

Partner

Troutman Sanders LLP (Richmond, VA)

CFPB and FTC speakers to be confirmed

check back at

www.AmericanConference.com/ResidentialMortgage for updates

Dodd-Frank establishes the newly created Consumer Financial Protection Bureau and the Federal Trade Commission as having parallel or overlapping authority in a variety of areas. Part One of the workshop will focus on the new CFPB/FTC rulemaking, enforcement and supervision paradigm, how the CFPB and FTC intend to work together from a practical standpoint and how you can navigate their concurrent jurisdiction, shared responsibilities and joint authority.

Part Two: 9:30 – 10:30 am

Enforcement by State Attorneys General and the Consumer Financial Protection Bureau



Ashley L. Taylor, Jr.

Partner

Troutman Sanders LLP (Richmond, VA)

Assistant State Attorneys General speakers to be confirmed

check back at

www.AmericanConference.com/ResidentialMortgage for updates

Dodd-Frank preserves the crucial role that the state Attorneys General have in protecting consumers from financial fraud and abuse. The authority and role of state Attorneys General will expand to enforce federal laws and regulations relating to the Consumer Financial Protection Bureau, while preserving the states' traditional role in enforcing more stringent state laws. Part Two of the workshop will focus on coordinated enforcement between federal and state agencies.

DAY ONE: Tuesday, September 20, 2011

8:00 – 10:30

Workshop A: The Consumer Financial Protection Bureau (CFPB): The New World Order

(separate registration required)

9:50 Main Conference Registration

10:40 Co-Chairs' Opening Remarks



Frank A. Hirsch

Partner
Alston & Bird LLP (Durham, NC)



Andrew K. Stutzman

Chair, Mortgage and Lending Litigation Practice Group
Stradley Ronon Stevens & Young, LLP (Philadelphia, PA)

10:45 In-House Roundtable on Preventing & Managing Residential Mortgage Litigation Related to Lending, Servicing & Foreclosure



Eric J. Spett

Senior Vice President & Associate General Counsel
American Home Mortgage Servicing, Inc. (Coppell, TX)



Rick Bellows

Vice President & General Counsel
National Creditors Connection, Inc. (Lake Forest, CA)

Greg Walker

Managing Director & Corporate Counsel
UBS Investment Bank (New York, NY)

Patricia L. Hobbib

Legal Counsel
Ally Financial Inc. (Fort Washington, PA)

Anne Sutherland

Executive Vice President, General Counsel & Secretary
Nationstar Mortgage LLC (Lewisville, TX)

Sarah Jabner Mahloch

Senior Counsel
Planet Financial Group, LLC and Subsidiaries
(Algonquin, IL)

Moderator:



Stuart M. Richter

Partner
Katten Muchin Rosenman LLP (Los Angeles, CA)

- Managing the tidal wave of residential mortgage litigation arising from alleged foreclosure documentation errors and 'robo-signing' practices
- Ensuring proper foreclosure procedures both internally and externally
- In-house perspectives on loan modifications

- Working with outside counsel to achieve efficient and cost-effective coordination of responsibilities
- Determining whether to settle a claim early or continue defending against it
- Avoiding pitfalls that could lead to predatory lending claims or RESPA or TILA violations
- Countering claims against banks for aiding original lender fraud
- Conducting an internal compliance assessment
- Implementing training programs and compliance controls
- Resolving disputes/defaults before borrowers or investors file suits

11:55 Coffee Break

12:05 Preparing for and Responding to New and Emerging Federal and State Enforcement Actions



Attorney General Greg Zoeller

State of Indiana (Indianapolis, IN)



Attorney General Gary King

State of New Mexico (Santa Fe, NM)

Kevin L. McBride

Assistant Special Agent-in-Charge
Office of Inspector General
U.S. Department of Housing and Urban Development
(Washington, D.C.)

John A. Davidovich

Counsel to the Inspector General
Federal Deposit Insurance Corp. (Washington, D.C.)

Thomas P. James

Senior Assistant Attorney General
Consumer Fraud Bureau
Office of the Attorney General of Illinois (Chicago, IL)

Deanya T. Kueckelhan

Southwest Regional Director
Federal Trade Commission (Dallas, TX)

John H. Corston

Associate Director
Federal Deposit Insurance Corp. (Washington, D.C.)

Moderator:



Benjamin B. Klubes

Partner
Buckley Sandler, LLP (Washington, D.C.)

- Fallout from the Attorneys General investigation
- Complying with federal and state investigations and inquiries into foreclosure practices
 - What to expect and how to prepare
- Assessing the status and effectiveness of foreclosure moratoriums
- Complying with the multi-state mortgage examination process and understanding the possible resulting regulatory actions
- Preparing for an increase in DOJ and FTC enforcement actions

- Investigations and enforcement actions relating to predatory lending
- Implementing lessons learned from past enforcement actions
- Ensuring compliance with UDAP laws in light of increased FTC and DOJ enforcement
- Impact of the CFPB on state enforcement initiatives
- The regulatory outlook on the RBMS front

1:45 **Networking Luncheon for Speakers & Delegates**

2:45 **Navigating the Foreclosure Process in an Era of Heightened Scrutiny: Establishing Standing, Dealing with MERS Related Issues and Responding to Borrower Counterclaims and Stalling Tactics**

Nathan J. Boucher

Vice President & Senior Counsel
American Home Mortgage Servicing, Inc. (Coppell, TX)

Karyn A. Caldwell

Vice President & Associate General Counsel
Flagstar Bank, FSB (Troy, MI)

Chante Bowser

Associate General Counsel
Freddie Mac (McLean, VA)



Michele Stocker

Shareholder
Greenberg Traurig LLP (Fort Lauderdale, FL)



Robert T. Mowrey

Partner
Locke Lord Bissell & Liddell LLP (Dallas, TX)

- Establishing standing in foreclosure actions
 - Refuting the claim that alleged process failures and documentation errors led to a lack of standing
- Challenges to ownership of the loan – conclusively establishing who owns the loan
- Managing counterclaims and mitigating the delay of foreclosure proceedings
 - Procedural deficiencies during foreclosure
 - Preventing bankruptcy from becoming a tool used by borrowers to stall foreclosures
- Best practices and lessons learned from foreclosure documentation issues
 - Implementing and monitoring new document procedures and custodian and affidavit procedures
- Responding to pressure to offer loan modifications
- Status of the so-called ‘foreclosure mill’ firms
 - Use of larger (and more expensive) firms in place of these firms
- Assessing the long-term impact on servicers and title insurance companies
- Using loss mitigation and state mandated mediation to reduce litigation
- Assessing the current status and long-term viability of MERS

- What, if anything, might replace MERS and what issues would be raised by a new system?
- Defending against claims relating to MERS

3:50 **Afternoon Refreshment Break**

4:00 **Residential Mortgage Litigation & Regulation in the Capital Markets: A Look at the Latest Investor Claims & Emerging Regulatory Initiatives**



Steven W. Perlstein

Partner
Kobre & Kim LLP (New York, NY)



Jonathan C. Wishnia

Member of the Firm
Lowenstein Sandler PC (New York, NY)

- Defending against the new wave of claims arising from mortgage backed securities and derivative products
 - Suitability
 - Inadequate disclosure and misrepresentation
 - Breach of reps & warranties
- Assessing investor claims against servicers pertaining to loan modifications
- Analysis and strategies to address buyback and repurchase litigation
- Recent lawsuits and claims
- Review of major litigation involving credit rating agencies
- Trustees: what strategies are being used to bring actions?
- Establishing effective defenses to investor claims
- Effectiveness of cases brought under securities laws? Is there privity to sue third party beneficiaries?
- Claims arising from securitization process by investors defaults? Which group should bear the ultimate risk of defaults?
- A look at the regulatory response to RMBS cases
- Implementing policies and procedures to ensure compliance with new and emerging regulations

5:00 **The New Paradigm: Adapting to New Authority from the CFPB, the Repercussions of Dodd-Frank and the Evolving Regulatory Landscape**



Michael C. Flynn

General Counsel – Residential Mortgage
PNC Bank (Downers, IL)



Jed Mayk

Shareholder
Stevens & Lee P.C. (Philadelphia, PA)



David N. Anthony

Partner
Troutman Sanders LLP (Richmond, VA)

- Impact of Dodd-Frank on residential mortgage litigation to date and what to expect going forward
- Evaluating preemption in the wake of Dodd-Frank
- Assessing the first 60 days of the CFPB and what’s likely to come

- How is the new bureau interacting with existing agencies and laws
- Dodd-Frank and mortgage origination compliance
 - Ensuring compliance under the new regime
 - Assessing the consequences of non-compliance
- Implementing revised compensation provisions in light of Dodd-Frank
 - Fair lending considerations
- Steering provisions
- Ensuring compliance with new standards regarding suitability and abusive lending
- Impact of the RESPA rules on originators
 - How HUD is implementing the new rules
- Responding to the new TILA provisions and their effect on the mortgage industry
- Preparing for the new HMDA regulations and the effect that expanded data reporting provisions will have on residential mortgage litigation

6:00 **Conference Adjourns**

DAY TWO: Wednesday, September 21, 2011

7:30 **Continental Breakfast**

8:00 **Co-Chairs' Remarks**

8:05 **The View from the Bench: Judicial Perspectives on Foreclosure Documentation Errors and 'Robo-Signing' Practices, Heightened Scrutiny of Lenders and Servicers, Loan Modification Litigation, Bankruptcy Issues, and Foreclosure Injunctions**

Hon. Alan J. Baverman
U.S. Dist. Ct., N.D. Ga.



Hon. Elizabeth W. Magner
U.S. Bankr. Ct., E.D. La.



Hon. Alan S. Trust
U.S. Bankr. Ct., E.D.N.Y.



Hon. Susan D. Wigenton
U.S. Dist. Ct., D.N.J.

Moderator:



Bryan A. Fratkin
Partner
McGuireWoods LLP (Richmond, VA)

- How judges are ensuring that the residential mortgage industry is treated fairly in the current environment
- Judicial perspectives on foreclosure documentation errors and 'robo-signing' practices
- Impact of court-implemented rules (attorney affidavits, file reviews and enhanced pleading requirements)
- Navigating through bankruptcy court - what lenders and servicers need to know

- Perspectives on foreclosure injunctions and moratoriums
- How much detail is needed in a complaint?
- Difficulties in pleading and proving damages
- Claims under state consumer fraud statutes – can failure to modify a loan be conceived as “unfair conduct”
- Will courts sustain third party beneficiary claims?
- Views on discretionary awards of attorneys' fees
- Determining when sanctions are appropriate
- Judicial insights into the mediation process and its merits for residential mortgage cases
- Judicial practices for bankruptcies when the borrower is in a multiple default situation
- Judicial pet peeves in creditor attorneys dealing with pro se defendants
- Common valuation issues of assets in bankruptcy

9:25 **Morning Coffee Break**

9:35 **The Multi-State Mortgage Examination Process: Understanding and Responding to Increased Requests for Information and Preparing for the Possibility of Resulting State Enforcement Actions**

Chuck Cross

Vice President of Mortgage Regulatory Policy
Conference of State Bank Supervisors (Washington, D.C.)

John Prendergast

Vice President of Non-Depository Supervision
Conference of State Bank Supervisors (Washington, D.C.)



John D. Socknat

Partner
Patton Boggs LLP (Washington, D.C.)

- An overview of the increase in state joint examinations and reports
- Understanding the selection and examination of targets
- What to do when an examination results in an enforcement action?
- Complying with data requests for the multi-state examination process
- Understanding the analysis process that takes place
- Complying with quarterly Call Reports

10:50 **Loan Servicing: Complying with the Multitude of Regulations, Minimizing Risk Through Proper Procedures and Mitigating Losses in Litigation**



E. Hutchinson Robbins, Jr.

Principal
Miles & Stockbridge, P.C. (Baltimore, MD)



Therese G. Franzen

Founding Partner
Franzen and Salzano, P.C. (Norcross, GA)



John R. Chiles

Partner
Burr & Forman LLP (Birmingham, AL)

- Managing and defending against claims that are unique to servicing litigation
 - Debt collection practices claims
 - Credit reporting claims
 - Escrow issues
 - RESPA issues
- Managing and defending against claims against servicers arising from alleged 'robo-signing' practices and documentation errors
- Properly responding to customers and implementing appropriate controls
- Defending against plaintiffs' causes of action arising from HAMP
 - Emerging claims under state consumer fraud statutes
 - Are courts upholding claims for "unfair conduct" in failing to provide loan modification?
 - Can plaintiffs sustain third-party beneficiary claims?
- Defending against claims that borrowers were given loan modifications against their will
- Breach of contract theories relating to loan modifications
- Addressing homeowner confusion regarding how trial modifications relate to permanent modifications
- What constitutes proper disclosure notices and an enforceable modification contract under HAMP?
- How to properly structure a mortgage modification within regulatory guidelines
- Latest cases arising out of principal forgiveness and reduction programs
- Foreclosure avoidance and workouts in the context of loan modification
- Servicer liability for lack of disclosure
 - Viability of good faith defense
 - Sufficient evidence to show adequate disclosure
 - Conducting due diligence of servicing compliance

12:00 **Networking Luncheon for Speakers & Delegates**

1:00 **Implementing Effective Defenses & Defeating Claims Related to Discriminatory/Predatory Lending**



Andrew K. Stutzman

Chair, Mortgage and Lending Litigation Practice Group
Stradley Ronon Stevens & Young, LLP (Philadelphia, PA)



Richard E. Gottlieb

Member & Director, Financial Services Group
Dykema Gossett PLLC (Chicago, IL)



Michael J. Agoglia

Partner
Morrison & Foerster LLP (San Francisco, CA)



Eric Jon Taylor

Partner
Parker, Hudson, Rainer & Dobbs LLP (Atlanta, GA)

- Defending against the latest claims alleging fair lending violations

- Recent regulatory and litigation developments related to discriminatory/predatory lending, TILA, HAMP & SCRA and how these developments affect the defense of claims
- Lessons from recent SCRA cases and enforcement actions
- Strategies for curing defaults after a temporary modification if a permanent modification is denied
- Identifying and defending cases with systemic versus individual risk
- HAMP Litigation: What constitutes proper disclosure notices and an enforceable modification contract under HAMP?
- Proactive steps lenders can take to prevent future discriminatory/predatory lending claims

2:25 **A Focus on Class Actions: Emerging Strategies and Best Practices for Prevailing Against the Latest Plaintiffs' Claims**



Anthony Rollo

Member
McGlinchey Stafford PLLC (New Orleans, LA)



Frank A. Hirsch

Partner
Alston & Bird (Durham, NC)



Robert R. Ambler, Jr.

Partner
Womble Carlyle Sandridge & Rice, PLLC (Atlanta, GA)

- Achieving an early and cost-effective resolution of class action claims
- Examining recent class action decisions
 - Impact of recent circuit clarifications on Rule 23 standards
 - Which recent rulings on class issues are most helpful?
 - CAFA update
- Recent issues in class notice and settlement structures
- Defending against a claim of fraud in a class action
- Removal to federal court under CAFA
- The status of class action waiver clauses in arbitration agreements after *Concepcion*
- Class action trends involving residential mortgage litigation and what to expect going forward
- Defending against class actions arising from alleged foreclosure documentation errors
 - Procedural class-wide issues that are unique to such cases
- Defending against class actions arising from loan modifications and HAMP
 - Providing evidence that loans were modified appropriately

3:50 **Conference Ends
Registration for Workshop B**

4:00 – 6:00

Workshop B: Getting Arbitration Agreements and Related Class Action Waivers Enforced after *AT&T v. Concepcion*

(separate registration required)

WORKSHOP B

WEDNESDAY, SEPTEMBER 21, 2011

4:00 – 6:00 pm

Master Skills Session: Getting Arbitration Agreements and Related Class Action Waivers Enforced after *AT&T v. Concepcion*



John R. Chiles
Partner
Burr & Forman LLP (Birmingham, AL)

An invaluable 2-hour drill down into:

- Examining the latest decisions about enforceability of arbitration provisions that seek to preclude class treatment
 - Parsing the arguments that have won and lost
 - The range of results in different jurisdictions and situations
- Drafting an arbitration provision to be effective in avoiding class treatment, in arbitration and in court
- What issues remain for possible Supreme Court attention, after state court rulings on class arbitration issues?
- Responding to contentions that arbitration is unfair
- How to approach arbitration if it looks like there may be a class proceeding
- Factoring in the Arbitration Fairness Act and other legislative developments into the analysis

WHO YOU WILL MEET

In-House Counsel from

- Mortgage Lenders
- Mortgage Brokers
- Banks & Thrifts
- Loan Servicers
- Loan Purchasers & Securitizers
- Investment Banks
- Hedge Funds
- Private Equity

Litigators & Private Practice Attorneys Specializing In

- Financial Services
- Mortgages
- Bankruptcy
- Securities Litigation
- Consumer Finance
- Regulations & Compliance



Global Sponsorship Opportunities

With more than 500 conferences in the United States, Europe, Asia Pacific, and Latin America, American Conference Institute (ACI) provides a diverse portfolio devoted to providing business intelligence to senior decision makers who need to respond to challenges spanning various industries in the US and around the world.

As a member of our sponsorship faculty, your organization will be deemed as a partner. We will work closely with your organization to create the perfect business development solution catered exclusively to the needs of your practice group, business line or corporation.

For more information about this program or our global portfolio of events, please contact:

Wendy Tyler
Head of Sales, American Conference Institute
Tel: 212-352-3220 x5242 | Fax: 212-220-4281
w.tyler@AmericanConference.com

Continuing Legal Education Credits



Accreditation will be sought in those jurisdictions requested by the registrants which have continuing education requirements. This course is identified as nontransitional for the purposes of CLE accreditation.

ACI certifies that the activity has been approved for CLE credit by the New York State Continuing Legal Education Board in the amount of 13.0 hours. An additional 3.0 hours will apply to workshop A and 2.0 hours to workshop B.

ACI certifies that this activity has been approved for CLE credit by the State Bar of California in the amount of 11.0 hours. An additional 2.5 hours will apply to workshop A and 2.0 hours to workshop B.

You are required to bring your state bar number to complete the appropriate state forms during the conference. CLE credits are processed in 4-8 weeks after a conference is held.

ACI has a dedicated team which processes requests for state approval. Please note that event accreditation varies by state and ACI will make every effort to process your request.

Questions about CLE credits for your state? Visit our online CLE Help Center at www.americanconference.com/CLE



American Conference Institute:
The leading networking and information resource for counsel and senior executives.

Each year more than 21,000 in-house counsel, attorneys in private practice and other senior executives participate in ACI events – and the numbers keep growing.

Guaranteed Value Based on Comprehensive Research

ACI's highly trained team of attorney-producers are dedicated, full-time, to developing the content and scope of our conferences based on comprehensive research with you and others facing similar challenges. We speak your language, ensuring that our programs provide strategic, cutting edge guidance on practical issues.

Unparalleled Learning and Networking

ACI understands that gaining perspectives from – and building relationships with – your fellow delegates during the breaks can be just as valuable as the structured conference sessions. ACI strives to make both the formal and informal aspects of your conference as productive as possible.

American Conference Institute's 7th National Forum on

RESIDENTIAL MORTGAGE LITIGATION & REGULATORY ENFORCEMENT

Preparing for the New Generation of Claims, Regulations & Legislative Developments

September 20 – 21, 2011 | The Adolphus | Dallas, TX

REGISTRATION FORM

PRIORITY SERVICE CODE

822L12-WEB

ATTENTION MAILROOM: If undeliverable to addressee, please forward to:
Corporate Counsel, Litigation/Legal Department



Can be recycled

CONFERENCE CODE: 822L12-DAL

YES! Please register the following delegate for **Residential Mortgage Litigation & Regulatory Enforcement**

CONTACT DETAILS

NAME _____ POSITION _____

APPROVING MANAGER _____ POSITION _____

ORGANIZATION _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

TELEPHONE _____ FAX _____

EMAIL _____ TYPE OF BUSINESS _____

I would like to receive CLE accreditation for the following states: _____ . See CLE details inside.

FEE PER DELEGATE	Register & Pay by July 14, 2011	Register & Pay by Aug 31, 2011	Register after Aug 31, 2011
<input type="checkbox"/> Conference Only	\$1995	\$2095	\$2295
<input type="checkbox"/> Conference & 1 Workshop <input type="checkbox"/> A or <input type="checkbox"/> B	\$2495	\$2595	\$2795
<input type="checkbox"/> ELITEPASS* : Conference & Both Workshops	\$2995	\$3095	\$3295

I cannot attend but would like information on accessing the ACI publication library and archive

**ELITEPASS is recommended for maximum learning and networking value.*

PAYMENT

Please charge my VISA MasterCard AMEX Please invoice me

NUMBER _____ EXP. DATE _____

CARDHOLDER _____

I have enclosed my check for \$_____ made payable to
American Conference Institute (T.I.N.—98-0116207)

ACH Payment (\$USD)
Please quote the name of the attendee(s) and the event code 822L12 as a reference.
For US registrants:
Bank Name: HSBC USA
Address: 800 6th Avenue, New York, NY 10001
Account Name: American Conference Institute
UPIC Routing and Transit Number: 021-05205-3
UPIC Account Number: 74952405
Non-US residents please contact Customer Service for Wire Payment information

Experienced Faculty From:

PNC Bank | UBS | Freddie Mac
American Home Mortgage Servicing
National Creditors Connection, Inc.
Flagstar Bank | Nationstar Mortgage
Ally Financial

And government insights from:

- Indiana State Attorney General
- New Mexico State Attorney General
- Office of the State of Illinois Attorney General
- Office of the Inspector General, HUD
- Southwest Region, FTC
- Office of the Inspector General, FDIC
- Associate Director, FDIC
- Conference of State Bank Supervisors

Registration Fee

The fee includes the conference, all program materials, continental breakfasts, lunches and refreshments.

Payment Policy

Payment must be received in full by the conference date. All discounts will be applied to the Conference Only fee (excluding add-ons), cannot be combined with any other offer, and must be paid in full at time of order. Group discounts available to individuals employed by the same organization.

Cancellation and Refund Policy

You must notify us by email at least 48 hrs in advance if you wish to send a substitute participant. Delegates may not "share" a pass between multiple attendees without prior authorization. If you are unable to find a substitute, please notify American Conference Institute (ACI) in writing up to 10 days prior to the conference date and a credit voucher valid for 1 year will be issued to you for the full amount paid, redeemable against any other ACI conference. If you prefer, you may request a refund of fees paid less a 25% service charge. No credits or refunds will be given for cancellations received after 10 days prior to the conference date. ACI reserves the right to cancel any conference it deems necessary and will not be responsible for airfare, hotel or other costs incurred by registrants. No liability is assumed by ACI for changes in program date, content, speakers, or venue.

Hotel Information

American Conference Institute is pleased to offer our delegates a limited number of hotel rooms at a preferential rate. Please contact the hotel directly and mention the "ACI Mortgage Litigation" conference to receive this rate:
Venue: The Adolphus
Address: 1321 Commerce Street, Dallas, TX 75202
Reservations: 1-800-221-9083 or 214-742-8200

Incorrect Mailing Information

If you would like us to change any of your details please fax the label on this brochure to our Database Administrator at 1-877-927-1563, or email data@AmericanConference.com.

5 Easy Ways to Register

MAIL **American Conference Institute**
45 West 25th Street, 11th Floor
New York, NY 10010

PHONE 888-224-2480

FAX 877-927-1563

ONLINE
AmericanConference.com/
ResidentialMortgage

EMAIL
CustomerService
@AmericanConference.com

CONFERENCE PUBLICATIONS

To reserve your copy or to receive a catalog of ACI titles go to
www.aciresources.com or call 1-888-224-2480.

SPECIAL DISCOUNT

We offer special pricing for groups and government employees.
Please email or call for details.
Promotional discounts may not be combined. ACI offers financial scholarships for government employees, judges, law students, non-profit entities and others. For more information, please email or call customer service.