



ABA REAL ESTATE LENDING CONFERENCE

Residential and Commercial Real Estate Lending

**REBUILDING PORTFOLIOS,
OPTIMIZING RETURNS.**

**March 21-23, 2010
Hyatt Regency Bonaventure
Greater Fort Lauderdale, FL**

904-354-4830
www.cft-flsc.org



BOOST YOUR REAL ESTATE LENDING POWER

WAYS TO SAVE

TEAM DISCOUNT

ABA member banks save on registration if sending more than one attendee from same institution

TRAVEL SPECIALS

United Airlines and Hertz Rent A Car are offering special discounts for conference attendees. See the registration form for details.

Boosting your lending power in a stressed economy depends on more than your financial strength—it relies on your agility, knowledge, and resources—in short, your intellectual capital. Structured with value-packed best practices, case studies, analyses, and data-based projections, the **ABA Real Estate Lending Conference, March 21 – 23, 2010**, will help ensure your real estate lending operations gain a competitive edge.

ABA's Real Estate Lending Conference brings together both residential and commercial lending professionals in a **strategic, multidisciplinary, and highly interactive setting**. No other single meeting covers more ground for members of both the commercial and residential lending community, **giving you the tools, knowledge, and contacts to succeed**.

Discover how to structure your real estate lending to ensure safety, soundness, and optimal returns. **Talk to key regulators**. Hear from secondary marketing executives. Network with peers. Visit industry suppliers. **Go home smarter with checklists, reference documents, and contacts** that will let you and your institution **earn better returns on commercial and residential loans**.

Boost Your Returns on Commercial and Residential Loans

Want to unlock your real estate lending from sinking property values, continued loan losses, and restrictions on capital and credit? Attend the Real Estate Lending Conference to see how you can successfully restructure troubled debt, optimize use of new federal recovery programs, and expand your operations to ensure a marketplace advantage.

Discover proven ways to boost your lending power, from finding new sources of capital to using and interpreting appraisals in today's distressed markets. Get big picture analyses of how economic trends and an avalanche of new federal regulations will reshape real estate lending when you attend the general sessions. Concurrent commercial and residential break-out sessions delve deeply into how to succeed in the business areas that bother you most: restructuring troubled debt, sources for take out financing, portfolio stress tests, loss mitigation issues, RESPA changes, and more.

You will return to your office with a new sense of confidence that you can smartly manage resources, limit losses, and expand your lending into promising new markets.

BENEFITS OF ATTENDING

- Get authoritative analysis of the big picture
- Learn the new rules of lending and stay in compliance
- Meet with your colleagues and experts from across the country
- Take advantage of new lending programs and systems
- Manage risk more fully and efficiently than before
- Return energized, with new tools and solutions for competing and succeeding

Put Power Into Your Bank's Real Estate Lending

This two-day conference is your best practice learning center, providing the experts and the knowledge you need to succeed across every facet of real estate lending.

- **Get authoritative analyses** of the big picture ahead, from new federal regulatory structures to protect against systemic risk to compliance procedures to follow with new loan underwriting, settlement, and consumer disclosures and usage of new capital requirements and appraisal guidelines. You'll take home practical solutions you can put to work right away, including the latest loan modification compliance procedures from secondary marketing agencies, and how to use federal programs geared towards stimulating residential and commercial lending.
- **Share ideas with peers** and hear how your colleagues successfully serve niche markets with a variety of products, including reverse mortgages, tax-exempt financing, and more. Learn about new lending risk profiles and pricing models, accounting for distressed properties, and many other hot topic issues.
- **Save time and money** by meeting with the businesses that support your lending operations. Industry partners from around the country showcase their latest products and services in one convenient location. Plenty of time is set aside for networking.

ABA's Annual Real Estate Lending Conference offers a comprehensive educational program that will provide you with the tools to efficiently manage in today's tumultuous times. This is the only multidisciplinary program of its kind for the real estate lending industry—and a proven way to stay well-informed, well-connected, and well-positioned. Look at the session schedule — then register today! This is one annual meeting you can't afford to miss!

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WHO SHOULD ATTEND

- CLOs, CEOs, CFOs, CCOs, CROs
- Secondary market managers
- Asset and liability managers
- Real estate loan officers
- Loan product/production managers
- Ancillary service providers that depend on bankers and derive income from mortgage or commercial banking transactions
- REO / Workout specialists
- Compliance / Quality control staff
- Appraisers
- Commercial relationship managers
- Commercial lenders
- Mortgage lenders/professionals
- Title company professionals
- Legal professionals
- Credit professionals
- Risk management professionals
- Commercial and residential loan underwriters

GENERAL SESSIONS

Reform Report: Regulatory and Legislative Updates

Distressed properties, mortgage meltdowns, and illiquid financial institutions have contributed to new federal action to regulate financial systematic risk, oversee residential and commercial lenders, and guarantee new consumer protections. Get a Washington DC insider look at the state of financial reform legislation, the evolving federal role in affordable lending, and the future of regulatory agencies.

Economic Update: More Distress Ahead?

Are problems with sick investment portfolios soon behind us? Will new federal programs to support housing and business recovery continue? When does the government exit from its monetary stimulus strategy and what extraordinary reshaping is still to come? See how commercial and residential lending continues to be impacted by wobbly financial markets, depressed property values, and wavering consumer confidence.

RESIDENTIAL LENDING TRACK

Understanding the New FHA

Federal Housing Administration (FHA) reserve funds have been hit hard, leading to numerous program changes to help limit their increased exposure to risk. Learn about new program requirements, including the Adoption of the Home Valuation Code of Conduct Guidelines, new stricter, streamlined refinance provisions, and updated appraisal validation period and portability regulations. Hear how a proposed expansion of FHA to buy \$1.45 trillion

in new mortgage-related securities will impact credit availability for your mortgage customers.

Getting The New Math Right In Troubled Debt Restructuring

What are some of the lessons learned from the millions of mortgage loan workouts that have taken place in the last

few years? What are the available tools and resources to streamline processes, various impairment analyses, and the best ways to service distressed assets? With the many loan adjustment programs available, borrowers are getting conflicting advice from front-line employees at

the mortgage companies, and there have been incidents of processing delays and lost paperwork. Get a better handle on best practices to streamline loan modifications and stay in compliance with all guidelines and reporting requirements. Hear how lenders are successfully using various alternatives to foreclosure and REO and at what cost.

How A Reshaped Secondary Market Will Reshape the Mortgage Loans You Make

Hear from the secondary marketing agency executives about their latest guidelines for loan purchases and security guaranties. Understand how lenders can partner with these secondary mortgage market giants to modify residential loans, including procedural compliance under the Making Home Affordable initiatives, particularly the role of home valuations, and code of conduct issues. Understand the continued role of the federal government in buying the agencies' mortgage backed securities and debt. Hear what shape the agencies may take if and when federal conservatorship ends.

Putting the Gold into the Golden Years: Opportunities in the Reverse Mortgage Market

Even with the credit crunch and depressed property values, reverse mortgages continue to grow. Now in their 20th year, new higher loan limits and fee caps may make this product even more attractive for older borrowers. As the population continues to age, should your institution offer this product? Hear about secondary market players, servicing platforms, marketing/education issues, the impact of new RESPA rules, and more.

SAFE ACT: What Does it All Mean?

The SAFE Act is designed to enhance consumer protection and reduce fraud by encouraging states to establish minimum standards for the licensing and registration of state-licensed mortgage loan originators. It calls for a nationwide mortgage licensing system and requires most states to have the licensing and registration system in place by 2010. Get a status updates on state adoption rates, implementation issues, and how the act, in practice, has enhanced consumer protections and reduced fraud. Hear what it means for loan originators and borrowers.



RESPA and Consumer Protections: New Burdens, New Benefits

New rules designed to simplify and improve the process of obtaining mortgages and reduce consumer settlement costs will bring the biggest reforms to RESPA in the past thirty years. The rule mandates use of a new Good Faith Estimate (GFE) and HUD-1 which go into effect on January 1, 2010. HUD projects that the new rules will save consumers an average of \$700 at the closing table. Learn about the differences between the new and old forms and procedures and hear from lenders how settlement times, closing costs, and consumer disclosure timetables are impacted. Plus, get practical examples of operational steps to ensure smooth transition to the new Regulation Z disclosure requirements for mortgage loans.

"The ABA Real Estate Lending Conference is the only industry conference I need to attend because I'm guaranteed to get the strategies, solutions and tools to maximize my revenue and minimize risk"

— Christopher R. Dunn
EVP & COO
South Shore Savings Bank

COMMERCIAL LENDING TRACK

Ask the Regulators: Live and In-Person

In a world where bank regulation is increasing, new required disclosures raise a host of questions. What are the guidelines for holding classified assets as a percentage of Tier 1 capital? What are the compliance procedures for accounting for Troubled Debt Restructuring? What are regulators seeing with stress testing, safety and soundness exams, and new appraisal guidelines? This is your chance to ask officials of the leading bank regulatory agencies what is on their minds.

Turning Over Stones: Finding Sources of Take Out Financing

Who will buy new commercial loans as billions of dollars in REITS come due? What is the current risk appetite of pension funds, life insurance companies, and other conduits? What are the new underwriting, leasing, and occupancy requirements for long-term permanent financing? Will there be enough fresh equity to meet capital needs for maturing loans, and what new forms of debt capital may emerge? Get answers from leading investors and banking executives.

Applying Lessons Learned in Restructuring Troubled Debt

What is and what is not working in restructuring troubled debt? Hear case studies including rates, fees, curtailments, loan-to-value and debt service coverage ratios and more. Understand negotiation skills needed to reach profitable agreements with clients. Learn how to account for loss allocation disclosures, and their impact on your portfolio. Get a better handle on alternatives to debt restructuring, including ways to deal with the overhang of maturing debt that won't qualify for refinancing.

What Portfolio Stress Testing Really Means for Your Real Estate Lending Operations

Many banks with large concentrations of commercial loans in their portfolios are being put under a microscope by bank regulators and examiners. With vacancies up, property values down, and borrower cash flow different from when loans were originated, a good number of your commercial borrowers may be at risk for nonperformance. Learn how portfolio stress testing can help you better manage risk and work with your regulator.

Interpreting Today's Appraisal Reality

With so many commercial properties in distress, what is the new definition of fair market value? What are the guidelines for today, particularly for properties with high-vacancy rates and diminished cash flows? Learn how to understand if the appraisal is adequate for your property lending decisions, and when and how to go back to the appraiser to have an educated conversation. Understand

the pros and cons of outsourcing appraisals to a national firm versus using local market appraisers.

Accounting and Regulatory Treatment of Troubled Debt Restructuring

When your borrower is in severe financial difficulty, how and when you change the terms of debt agreement impacts accounting treatments. Learn how accounting treatments are different if the debt is settled at the time of restructuring, or if the debt is continued but with modified terms. What accounting differences are there if the loan is modified when the borrower is already delinquent? Bank examiners are looking at TDRs closely, so learn what is expected so you can stay out of trouble.

Rethinking Traditional Underwriting Guidelines

Prudent analysis of the property's operating statement and rent roll is paramount to understanding the likelihood of a loan commitment. But in today's economy, determining if borrowers will have enough cash flow to cover loan payments is trickier than ever. Learn about new ways to measure creditworthiness, income documentation requirements, the role of property analysis and, fair market rents and value. Use of recourse and nonrecourse loans, loan to value ratios, down payment requirements, and more will be addressed in a number of case studies.

Incorporating Global Cash Flows Into Your Underwriting Model

Typically, commercial lenders depend on cash flow from real estate and rely on guarantors as a secondary repayment source. When the guarantors are individuals, then personal cash flow becomes part of the underwriting model. Global cash flow (GCF), which is a variation of personal cash flow, blends business income and business debt service into the same model. Review ways of structuring a GCF, the pros and cons of various models, and the use of tax returns in computing flows. Understand how collateral, cash flow, and guarantors present various cushions of protection.

Hotel Information

The hotel is located in the community of Weston, which is in western Fort Lauderdale along the southeastern coast of Florida and is 15 miles from the Fort Lauderdale International Airport. Hyatt Regency Bonaventure is four miles from the Sawgrass Mills outlet mall, Florida's largest retail and entertainment complex offering more than 350 stores, popular restaurants and multiplex cinemas. Guest can explore the Florida Everglades, or visit Fort Lauderdale's famous beaches, shopping, dining and nightlife.

Location

Hyatt Regency Bonaventure Conference Center & Spa
250 Racquet Club Road
Weston/Fort Lauderdale, Florida 33326
Phone: 954-616-1234
Fax: 954-384-6157
For more information visit: www.bonaventure.hyatt.com

Points of Interest

- Weston Town Center
- Sawgrass Mills Mall (www.sawgrassmillsmall.com), Florida's largest retail & entertainment center
- Port Everglades
- Fort Lauderdale beaches
- Biking and hiking at Markham Regional Park
- Everglades tours
- Deep-sea fishing
- Area museums, gaming, and world-class entertainment



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Building Leadership, Rebuilding Commercial Lending Success

April 18-23, 2010
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ABA Real Estate Lending Conference

Hyatt Regency Bonaventure | 250 Racquet Club Road | Weston, FL 33326
 Phone: 800-233-1234 | www.bonaventure.hyatt.com

REGISTRATION

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How many years of experience do you have in lending?
 Less than 5 years
 5–10 years
 11–15 years
 Over 15 years

Please describe your attendance pattern at this conference:
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The ABA would like to inform you of future programs, services, discounts and products that may be of interest to you. If you would prefer not to receive these communications, please check here.

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SPECIAL NEEDS
 If you have special needs that may affect your participation in this event, please check here. We will contact you to discuss accommodations.

WE'RE HOLDING A ROOM FOR YOU
 Call **1-800-223-1234** to make your hotel reservations directly with the Hyatt Regency Bonaventure. Mention the **ABA Real Estate Lending Conference** and get our special rate of **\$169** single or double per night per room, plus applicable state and local taxes. Reservations must be made by **February 19, 2010**. After this date rooms are subject to availability and prevailing rates will apply. Please check with hotel for its complete cancellation policy. All reservations must be guaranteed with a deposit equal to one night's stay plus tax. Personal check (send check directly to hotel), a money order or a valid VISA, MasterCard, American Express, Diners Club or Discover card, with number and expiration date, are acceptable. Hotel check-in time is 3:00 pm and checkout time is 12 noon.

All changes in arrival, departure, type of accommodations, or cancellation must be made by **February 26, 2010**, directly with the hotel, either in writing or by telephone: **1-800-233-1234**. The hotel has a 3 pm day-before-arrival cancellation policy.

SAVE WITH THESE TRAVEL DISCOUNTS

United Airlines is offering special discounted fares for this conference. For reservations, please call the unlisted toll-free number below and provide the ABA number.

United Airlines: 1-800-521-4041 Refer to ABA number 597BY

Hertz Rent A Car: 1-800-654-2240 Refer to ABA number www.hertz.com CDP11657 PC# 132860

REGISTRATION DIRECTORY/CANCELLATIONS/SUBSTITUTIONS/REFUNDS

Registrations received 30 days prior to the program will be included in the Advance Registration Directory. If you cancel more than 30 days prior to the program start date, you will receive a full refund. If you cancel 1–30 days before the program start date, you may:

- transfer your registration to another person from your institution
- receive full credit toward another ABA Professional Development program (must be used within 12 months)4
- request a refund less a \$350 processing fee.

Cancellations made after the program begins are non-refundable.

Attendance at all ABA programs will be considered on a first come, first served basis. If this conference is cancelled, ABA liability is limited to the registration fee.