

MBA's National Technology in  
Mortgage Banking Conference & Expo

# Connecting eFuture

MARCH 29–APRIL 1, 2006

SAN DIEGO CONVENTION CENTER  
SAN DIEGO, CALIFORNIA



**MORTGAGE  
BANKERS  
ASSOCIATION**  
Investing in communities



## CREATING CONNECTIONS TO YOUR SUCCESSFUL eFUTURE

Join business and technology professionals at MBA's National Technology in Mortgage Banking Conference & Expo, March 29–April 1, 2006, and learn ways to continue advancing your bottom line and operational efficiencies through technology. Connecting eFutures prepares you for tomorrow in such areas as:

- eMortgages
- eCommerce security
- Identity theft prevention
- Web services
- Process improvement methodologies
- Integration and standards
- Wireless technologies

### Who Should Attend

This conference is designed for CIOs/CTOs, senior level executives, residential loan production, servicing and secondary market operations professionals, and anyone else interested in learning about the latest technology and security products and services for the real estate finance industry.

### Designation Points

Earn three points toward your Certified Mortgage Technologist (CMT) or Certified Mortgage Banker (CMB) designation when you attend MBA's National Technology in Mortgage Banking Conference & Expo.



MBA's National Technology in Mortgage Banking Conference & Expo

Connecting  eFuture



**Opening General Session  
Thursday, March 30**

**Dr. Robert Ballard**

President and Founder  
Institute for Exploration at Mystic Aquarium

**A Man as Titanic as his Discovery**

Attend the Opening General Session to hear Dr. Robert Ballard discuss his adventures in the Deep Sea, the mysteries of the Titanic and spearheading the new technologies available for marine research.

Famous for finding the Titanic, Dr. Robert Ballard is president and founder of the Institute for Exploration at Mystic Aquarium. Led by Ballard, this institute is focused on the development of a suite of remotely operated vehicles created specifically to conduct deep-water archaeological excavation. Ballard has conducted more than 100 deep-sea expeditions during his career and is the recipient of numerous professional awards, including the National Geographic Society's prestigious Hubbard Medal and the National Humanities Medal from the National Endowment for the Humanities.



**Second General Session  
Friday, March 31**

**Ross Shafer**

Six-time Emmy Award Winner

**Be Motivated, Be Challenged**

As an Emmy Award winning comedian, TV host, HR film Producer, and Keynote favorite, Ross Shafer underscores the importance of Passion, Work Ethics, and High Performance Standards in a way to inspire you to look beyond the mediocre.

Comedian, actor, television writer/producer, game show host, author and entertainer, Shafer is known to millions of television viewers as a host of *Match Game* and *Days End* on the ABC Television Network, *The Late Show* on the Fox Broadcasting Company Network, *Love Me-Love Me Not* on the USA Network and the internationally syndicated broadcast of the Miss America Pageant. He also recently appeared in *Pandora's Clock*, an NBC movie of the week.

Shafer also regularly appears for a diverse group of corporate clients and offers a variety of corporate workshop programs. He is the author of two books: *Cook Like A Stud* and *Nobody Moved Your Cheese!*.



**Closing General Session  
Saturday, April 1**

**Douglas G. Duncan, Ph.D.**

Senior Vice President of Research and Business Development and Chief Economist  
Mortgage Bankers Association

**Industry Economic Outlook**

As strategic technology initiatives from the last couple years continue to swing into production operation, including massive LOS upgrades, companies are expecting increased operating efficiencies and faster processes in return for their investments. Will these initiatives play out to provide the desired effects? Will the seemingly endless consolidation drive us to spend even more on technology? Are technology standards a basis for sound strategic planning, or do they just make good business sense? What are the latest in IT cost trends? These questions and more are answered in this provocative discussion led by one of the industry's leading economic and strategic thinkers.

# GENERAL SESSIONS

Connecting eFuture



## THURSDAY, MARCH 30

### **Advance Your Business with MISMO**

MISMO is the mortgage industry's collective effort to derive value and efficiency from common standards, and it is the industry's preeminent organization for technology standards and best-practices. Hear the latest developments in the MISMO standards initiatives, the MXCompliance service, and the organization itself, including new and emerging activity areas. Learn about the next generation MISMO architecture, using a universal XML Schema format to bring the next level of run-time, type-checking efficiencies to organizations implementing with the standards. Finally, learn about MISMO's plans for the coming year. See first-hand where MISMO is going. Panelists highlight key emerging areas and projects within the MISMO initiative or in their organizations that support its goals.

### **Packaging and Delivery of Electronic Documents**

To improve efficiency, more and more lenders image documents as a part of their loan processing. As the use of imaging crosses the chasm from early adopters into broader use, electronic documents — images today and eventually SMART™ documents — need to be exchanged in electronic packages. This can be a complicated proposition, dealing with technical concepts such as transport, FTP and encryption, and with such operational concerns as consistent document naming and document lifecycles. Four MISMO standards layered together provide the mechanism to simplify these complexities. These standards are the Request/Response Envelope to handle some transport administrative issues, ePackaging to contain

the electronic documents, SMART Doc™ forms to provide a consistent e-document structure for indexing and descriptive attributes, and Document Classification for standard naming and description of industry documents. This presentation brings these standards together into a cohesive whole to help guide you in developing — once — the ability for you to efficiently send and receive electronic documents to and from your business partners.

### **How Underwriting Became Cool**

How are leading companies finally removing the mountain of paper from their underwriters' desks and replacing it with an efficient digital alternative? One simple answer: image-based underwriting. With e-mail notification and workflow, companies are now replacing their paper-based loans with an electronic loan folder alternative. Now, underwriters can immediately access loan documents directly from the web or temporarily download as needed. Underwriters can place conditions or "stipulations" on loans electronically. The underwriter collaborates with the broker regarding any conditions and is notified when these conditions arrive in the e-folder automatically. Attend this session to learn that with image-based underwriting, benefits such as these can be achieved.

### **Implementing and Utilizing Service-Oriented Architecture in the Mortgage Lending Environment**

Utilization of service-oriented architecture (SOA) across the enterprise is the only way to achieve the necessary agility and speed-to-market required to successfully operate a medium- to large-size lending operation in today's competitive lending landscape. SOA's component-based architecture — the assembling and reassembling of services integrated

with lenders' legacy applications, based on business process and workflow — has various threats and opportunities that today's forward-thinking lenders face. It is important that lenders fully understand the implications of SOA. This session explains how to put together applications using SOA frameworks, identifies the core benefits of SOA, and discusses implementation pitfalls based on both lender and vendor experience. Learn the facts and myths about SOA first hand from vendors, and see a real-world case study on a lender that has implemented SOA throughout its organization.

### **Information Security Management and Mortgage Systems**

Information is the lifeblood of all organizations. It exists in many forms — written, electronic, visual, audible and more. With the increased use of technology to store, transmit and retrieve information, that information is subject to increased numbers and types of threats, including internal, external, accidental and malicious. In the first half of 2005, there have been several dramatic information security breakdowns that resulted in highly publicized releases of millions of citizens' private financial information — social security numbers, home addresses, credit histories and other data. These incidents put those citizens at risk for identity theft. Sarbanes-Oxley increased the penalties and personal liabilities for security lapses to the corner office. These forces have led to a paradigm shift in enterprise information security. Attend this session and gain an appreciation of how information security best practices should be implemented and documented, using ISO Standard 17799 Information Security Management Systems as a template for enterprise information security.

## **Risk Management and Regulatory Concerns — the Levers to Speed Adoption of eMortgages**

With the current onslaught of regulations, oversight and risk management in the mortgage industry, why not look at eMortgages as the solution? Hurricane Katrina's massive destruction of records highlighted the fragility of paper documents. A truly electronic process would minimize risk, allow for rapid reconstruction of ownership records and protect legal rights. This could be a watershed period in mortgage banking. If a natural disaster isn't enough to drive eMortgage adoption, then the specter of Sarbanes-Oxley might be. eMortgages can reduce or eliminate many critical control points in the mortgage origination process. Eliminating paper reduces opportunities for fraud, omissions and errors. System controls can be far more effective and vigilant than human controls. eMortgages stand out like a remediation beacon to help with risk self-assessment processes and Sarbanes-Oxley 302 or 404 reviews. Hear how fear and risk reduction can drive eMortgage innovation.

## **Document Classification: The Key to SMART™ eMortgages**

With the development of MISMO Document Classification Guidelines, the move to a truly electronic mortgage will be facilitated by consistent naming conventions between lenders and vendors. Similar to the MISMO Logical Data Dictionary (LDD) for the data fields, a standard document classification scheme provides for more seamless processing industry wide. This panel session addresses the key components to document identification and how leading mortgage lenders will be able to electronically leverage the information to ensure all of

the required documents are in the loan package. The panel also demonstrates that intelligent documents are all about processing information and making decisions based on that data. Topics include: how processing changes when we move from paper to electronic; what information about a document is important and relevant to the transaction; how electronic processing can improve quality and impact the bottom line; how key lenders are planning to implement these initiatives within their organization; and how the challenges are offset by the many benefits achieved.

## **Common Myths about Electronic Signatures**

Many people in the mortgage industry have heard of electronic signatures, digital signatures and the eMortgage. In fact, there have been several 'first' eMortgages processed in the past few years. This session explores many of the myths and realities of electronic signatures from loan point of sale usage through the recordation process; explains state and national legal framework and technical issues; and provides real-world stories of mortgage users from small and large organizations, including the challenges and ROIs realized from using an electronic signature process. It also describes the results of a mock trial series, showing what a real-world trial might be like if an electronic transaction were challenged in court.

## **Identifying Threats that Exploit Vulnerabilities**

Throughout the mortgage process there are many points where personal information is collected, processed, transferred, stored and eventually disposed. Organizations now, more than ever, need to understand the applicable threats and vulnerabilities that can lead to the unauthorized disclosure of personal information in human readable form, and the policies, procedures

and technologies that can be used or implemented to protect against the unauthorized disclosure of personal information. This experienced panel views the problem from an intruder's perspective. Listen to real-life examples of how intruders successfully attack and exploit both process and system vulnerabilities. Question the panel about what your organization can do better to counter the threats.

## **FRIDAY, MARCH 31**

## **Laying the Groundwork for the eMortgage: A Hybrid Approach**

eMortgages promise to dramatically reduce loan-processing times and operating costs. While no comprehensive solution exists today, this two-part presentation illustrates how hybrid approaches using existing technologies can lay the groundwork to jumpstart eMortgage initiatives. TowerGroup provides an overview of eMortgage-enabling technologies available today. Then, Opteum Financial Services, LLC demonstrates how their organization laid a foundation for eMortgage processing using production document imaging and workflow technologies — increasing loan productivity and reducing operating costs.

## **Strategic Technology Integration for Managing IOs, IO ARMs and Home Equity Lines**

The products that keep lending hot today may cause a cold spell later if interest rates rise and property values adjust. Integrated technology can keep your institution in control as the market changes. Learn how lenders are integrating origination systems, valuation tools, credit reports, delinquency

intervention modules, customer contact solutions, default management systems and servicing platforms to identify and manage loans at risk due to: expiration of the interest-only period; increasing home values; decreasing home values; changing FICO's; and borrower demographics.

### **Converting Browsers into Borrowers with Electronic Disclosures**

Browsing on the Internet has become an integral part of the home buying experience for many Americans. According to the California Association of Realtors, more than half of all consumers use the Internet when buying a home. And not only are they browsing for homes, they are browsing for loans. With this many casual browsers, it is important to get a commitment from the applicant, to convert a browser into a borrower, before they are lost to a competitor. That means you no longer have three days to get disclosures to the prospect and you can't afford to wait several days until you receive a signed application back from the borrower. The solution: sending electronic disclosures to borrowers and using eSignature technology to capture their commitment immediately. But how do you make the jump to electronic disclosures while keeping your compliance officers happy and protecting consumer privacy? This panel provides attendees with a practical overview of how to use electronic disclosures to turn browsers into borrowers, quickly and cost effectively.

### **Critical Data Protection Strategies for Financial Institutions**

This year, over 50 million consumers had their sensitive financial data compromised. Credit card

issuers and banks both face great financial risk and also damage to their reputation from these security breaches. Equally unfortunate is the fact that adequate security and internal enforcement has been lacking in the financial services industry. Without some self-policing, the industry faces increased regulatory burdens. Data encryption and SSN masking are but two key steps that the industry can and should take immediately. To really protect data in the enterprise and secure sensitive data both at rest and in transit it is necessary to formulate, fund and complement a layered security plan across the entire company. This panel focuses on breach notification laws, and discusses best-in-class approaches to data security with an emphasis on incident responses. Encryption and two-factor authentication, and how institutions should prioritize the implementation of a phased-in security program are also discussed.

### **MISMO eMortgage Update**

Lenders and technology vendors are moving forward rapidly in 2006, with the key pieces of the eMortgage infrastructure now in production operation, including SMART Doc™ forms, the MERS® eRegistry, electronic signatures, eRecording, eNotarization, eClosing and eVaulting solutions. Come hear the latest news and industry progress in eMortgage implementation — how a fully electronic process can streamline operations and provide cost-saving ROI paybacks.

### **A Comprehensive Look at Technology and Automated Workflow to Service Defaulted Loans**

This session provides a forum for servicers to learn about technology that is available in the Default industry. The panel discusses the many technological

solutions that can be used to increase productivity and enhance process controls, and the main benefits achieved by using such technology. Delinquent loan resolution also presents challenges not common to other industry workflow solutions. Servicers can save time and cost while building rules and managing the 10 percent of exceptions that require the most attention and potentially cause the greatest loss for a servicer (senior and tax liens, insurance losses, loss mitigation, repetitive bankruptcy, etc.). The session also explores alternatives in services and vendors, as well as real-life examples of servicing automation, workflow and other improvements.

### **Achieving a State of Data Transparency and Retiring Legacy Systems**

This session outlines an achievable roadmap to reach a state of data transparency, enabling organizations to build a service oriented architecture and retire legacy systems that haunt mortgage lenders today. Most lenders have seen failed attempts to convert all functionality and systems using the "light switch" approach. By identifying units of functionality that reside in legacy systems and re-architecting the functionality to operate using an Enterprise Application Integration layer, organizations can gradually migrate from legacy systems into an environment where applications are no longer dependent on antiquated systems and technology. This approach allows lenders to identify systems or discreet activities that systems perform and treat them as actors in a service oriented architecture process. This phased approach offers incremental value while decreasing the total cost of ownership over time and significantly reduces integration risk.

## The Future Is Now with Wireless Technology

Wireless technology is streamlining mortgage operations and increasing sales. Technology-savvy mortgage banking companies are looking to wireless technology to streamline operations, improve closing rates, and increase production while lowering the risk for clients and loans falling out of their pipeline. This panel of industry experts discusses the opportunities that wireless technology can present to their differing business channels. The discussion centers on four loan origination channels that are prevalent in today's mortgage banking world: 1) *The Call Center Model*: How wireless technology assists the call center in optimizing its productivity, tracking and customer quality assurance. 2) *The Real Estate-Centric Model*: How wireless technology can provide pricing, scenario and pre-approval support at the point-of-sale. 3) *The Wholesale Model*: How wireless technology can place real-time pipeline status, broker tracking and product guidelines into the hands of an account executive. 4) *The Reverse Mortgage Model*: How wireless technology can help bring information and ongoing updates through personal contact with customers participating in a Fannie Mae reverse mortgage program.

## Fraud Prevention and Technology

This panel reviews the tools available to combat fraud during the origination process or to detect it post funding in the quality-control function. The panel considers whether technology alone is sufficient to prevent fraudulent loans from being closed by your company, or whether “bricks and mortar steps” also play a part in the process side by side with the technological tools available today. The panel also touches on the strengths and weaknesses of the following tools: AVM's, fraud filter systems, web-

based search engines, identity verification services and manual prefunding steps to be performed in conjunction with these tools in order to reduce misrepresentation by more than 50 percent.

## SATURDAY, APRIL 1

### What's all the Buzz About: A Mortgage Technology Panel

Mortgage loan companies are inundated with paper and electronic documents, leading to such inefficient business practices as printing multiple copies of documents, handling thousands of folders, losing or misplacing documents when they are needed most, cluttered offices and off-site storage, poor data security and compliance issues. A recent study done by the MBA, which lists imaging technology at the top of mortgage companies' IT hit list, demonstrates that companies are strongly investigating solutions that can store all of their documents electronically. This panel explores the benefits of document imaging in the mortgage industry today, evaluation criteria, real-life examples of imaging in the mortgage process and how document imaging fits into the future world of eMortgages.

### The Good, the Bad and the Ugly with Today's LOSes

The LOS industry has experienced dramatic changes in the last few years. Some vendors are gone and others have had dramatic market share shifts. With the LOS being the core of any mortgage operation, it's no wonder it creates the most consternation of any software system in your repertoire. Learn how to effectively manage both your LOS software and your vendor. This session covers the current state of the

LOS market and what's driving the changes. Panelists discuss how to decide which LOS to purchase and what to look out for, and provides a behind-the-scenes look into how the LOS software companies build and market their products. Learn how to get your vendor to accommodate your needs and obtain the highest level of service. Learn when moving to a new LOS makes sense and when it doesn't. Understand how to customize your LOS without jeopardizing future upgrades from the vendor. Panelists also review when an LOS has been outgrown and discuss the obvious signs of when a software vendor is in trouble.

### Using Technology and Data to Clear Predatory/High-Cost Compliance Issues Early

Keeping track of Federal, State and Local compliance rules has proven difficult for lenders — and costly, in terms of limited cure options, loan buy-backs, issues with State Attorneys General and federal regulators. Not having a definitive compliance process, the right procedures and the right tools in place delays the due diligence done in any loan sale, thus the sale of the loan pool itself. This panel focuses on key compliance issues every lender should consider in preparing loans for sale to investors, particularly with Alt A, subprime and more complex loan products. The panelists emphasize best practices for achieving compliance and protecting customer information without sacrificing productivity. Leave this session with a body of practical knowledge to help you thrive under today's competitive and compliance pressures as governed by FDIC records retention rules and regulations, such as the Sarbanes-Oxley and USA PATRIOT acts.

## Wednesday, March 29

9:00 a.m.–7:00 p.m.

Registration

10:00 a.m.–4:00 p.m.

Committee Meetings

4:30 p.m.–5:30 p.m.

Technology Committee Update

5:30 p.m.–7:00 p.m.

Opening Reception in Exhibit Hall

## Thursday, March 30

7:30 a.m.–5:30 p.m.

Registration

7:30 a.m.–8:30 a.m.

New Member Breakfast

7:30 a.m.–8:30 a.m.

Coffee Break in the Foyer

10:00 a.m.–5:30 p.m.

Exhibit Hall Open

8:30 a.m.–10:00 a.m.

OPENING GENERAL SESSION

A Man as Titanic as his Discovery

Dr. Robert Ballard

10:00 a.m.–10:30 a.m.

Coffee Break in the Exhibit Hall

10:30 a.m.–Noon

Concurrent Sessions

- Advance Your Business with MISMO
- Packaging and Delivery of Electronic Documents
- How Underwriting Became Cool

Noon–1:30 p.m.

Lunch in the Exhibit Hall

1:30 p.m.–2:45 p.m.

Concurrent Sessions

- Implementing and Utilizing Service-Oriented Architecture (SOA) in the Mortgage Lending Environment
- Information Security Management and Mortgage Systems
- Risk Management and Regulatory Concerns — the Levers to Speed Adoption of eMortgages

2:45 p.m.–3:15 p.m.

Refreshment Break in the Exhibit Hall

3:15 p.m.–4:30 p.m.

Concurrent Sessions

- Document Classification: The Key to SMART™ eMortgages
- Common Myths about Electronic Signatures
- Identifying Threats that Exploit Vulnerabilities

4:30 p.m.–5:30 p.m.

Exhibit Hall Reception

5:30 p.m.–6:30 p.m.

Certified Mortgage Technologist (CMT) Graduation and Certified Mortgage Banker (CMB) Reception

## Friday, March 31

7:30 a.m.–5:00 p.m.

Registration

7:30 a.m.–8:30 a.m.

Coffee Break in the Foyer

10:00 a.m.–5:00 p.m.

Exhibit Hall Open

8:30 a.m.–10:00 a.m.

SECOND GENERAL SESSION  
Be Motivated, Be Challenged  
Ross Shafer

10:00 a.m.–10:30 a.m.

Coffee Break in the Exhibit Hall

10:30 a.m.–Noon

Concurrent Sessions

- Laying the Groundwork for the eMortgage: A Hybrid Approach
- Strategic Technology Integration for Managing IOs, IO ARMs and Home Equity Lines
- Converting Borrowers into Borrowers with Electronic Disclosures

Noon–2:00 p.m.

Lunch in the Exhibit Hall

2:00 p.m.–3:15 p.m.

Concurrent Sessions

- Critical Data Protection Strategies for Financial Institutions
- MISMO eMortgage Update
- A Comprehensive Look at Technology and Automated Workflow to Service Defaulted Loans

3:15 p.m.–3:45 p.m.

Refreshment Break in the Exhibit Hall

3:45 p.m.–5:00 p.m.

Concurrent Sessions

- Achieving a State of Data Transparency and Retiring Legacy Systems
- The Future is now with Wireless Technology
- Fraud Prevention and Technology

## Saturday, April 1

8:30 a.m.–11:45 a.m.

Registration

8:30 a.m.–9:00 a.m.

Coffee Break in the Foyer

9:00 a.m.–10:15 a.m.

CLOSING GENERAL SESSION  
Industry Economic Outlook  
Douglas G. Duncan, Ph.D.

10:15 a.m.–10:30 a.m.

Coffee Break in Foyer

10:30 a.m.–11:45 a.m.

Concurrent Sessions

- What's all the Buzz About: A Mortgage Technology Panel
- The Good, the Bad and the Ugly with Today's LOSes
- Using Technology and Data to Clear Predatory/High-Cost Compliance Issues Early

11:45 a.m.

Conference Concludes

Meet the decisionmakers who are interested in the latest technology and security products and services for the real estate industry when you position your company as a leader in the real estate finance industry through highly visible, cost-effective marketing opportunities.

### Advertise

Promote your company before, during and after MBA's National Technology in Mortgage Banking Conference & Expo 2006 by advertising in *MBA Tech NewsLink*, *MBA NewsLink* and *Mortgage Banking* magazine.

For more information:

(203) 834-8834

advertising@mortgagebankers.org

### Exhibit

Go to [events.mortgagebankers.org/tech2006](http://events.mortgagebankers.org/tech2006) for details and application forms.

For more information:

(202) 557-2791 or (202) 557-2792

exhibitor@mortgagebankers.org

### Sponsor

Communicate your message to attendees before, during and after the conference. The various levels of conference sponsorship allow you to tailor a program that meets your specific marketing needs. All sponsorships include:

- Recognition and logo placement in the conference program
- Signage prominently displayed onsite at the conference
- Sponsor ID/hyperlink on the official conference web site
- E-mailed conference attendee mailing lists, pre- and post-event
- Recognition in all conference marketing communications\*
- Opportunities to distribute literature to conference attendees
- Priority opportunity for meeting room assignments
- At least one complimentary sponsor registration

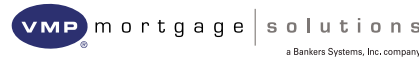
For more information:

(202) 557-2970

mbrady@mortgagebankers.org

\*For sponsorships contracted before production deadlines.

MBA thanks our **National Technology in Mortgage Banking Conference & Expo 2006** sponsors.



# EXTEND YOUR REACH

Connecting eFuture

# Travel and Registration Information

## Five Easy Ways to Register

Online (Credit card)

<http://store.mortgagebankers.org>

Fax (Credit card)

(202) 721-0247

Phone

(800) 793-6222

Monday–Friday, 9:00 a.m.–5:00 p.m. ET

Mail\*

Payable to: Mortgage Bankers Association

Mail to: Mortgage Bankers Association

PO Box 403945

Atlanta, GA 30384-3945

Express Mail\*

Payable to: Mortgage Bankers Association

Mail to:

Mortgage Bankers Association

c/o Bank of America

Lockbox Services

Lockbox 403945

6000 Feldwood Road

College Park, GA 30349

(800) 793-6222

\*Use Express Mail for overnight deliveries to meet registration cut-off dates. Express mail only ensures postmark date for registration fees.

Please allow 3–5 working days for processing and confirmations.

## Travel and Accommodations

MBA offers airfare and car rental discounts. Please contact Travel Incorporated, MBA's official travel agency, to take advantage of special discounts on airfare and car rentals. You can make your travel arrangements (M–F, 24 hours a day). A proposed schedule will be sent to you immediately. Reservations will include 5-10 percent savings depending on the destination and meeting. You may also call our official air carriers and car rental agencies directly.

To contact Travel Incorporated, call (800) 524-3002. If you do not use Travel Incorporated please use the codes below when making your travel arrangements to ensure that you receive the appropriate discounts.

## Airfare Discounts

Please ask your travel or airline agent to use the following airline codes when making your MBA travel arrangements. Using the appropriate meeting code will ensure discount savings for you and help MBA track its airline volume.

Airline	Contact	Discount code
<b>American</b>	(800) 433-1790	18279

## Car Rental Discounts

MBA members can obtain discounts by contacting the car rental agency directly and providing the identification number.

Car rental company code	Contact	Discount
<b>Avis</b>	<a href="http://www.avis.com">www.avis.com</a> or (800) 831-8000	A369400
<b>Hertz</b>	<a href="http://www.hertz.com">www.hertz.com</a> or (800) 654-2200	ID# 316138

## Hotel Accommodations

You may reserve hotel accommodations only after you have registered and paid for MBA's National Technology in Mortgage Banking Conference & Expo through MBA. Once your registration has been processed by MBA (approximately 3–5 business days after receipt), you will receive a registration confirmation letter with information about contacting MBA's designated housing bureau to make your hotel reservations.

The discounted hotel rate cut-off date, **February 27, 2006**, does not ensure availability of rooms. If rooms are available until **February 27**, you receive the discounted hotel rate. After **February 27**, reservations are made on a space available basis only, and you are charged the regular hotel rate. In order to receive MBA's special negotiated room rate, you must follow the hotel reservation instructions outlined in your registration confirmation letter. Please do not call the hotels directly.

San Diego Marriott Resort & Marina  
333 West Harbor Drive  
San Diego, CA 92101

MBA discount rates:  
Cityview — \$213/night, single/double  
Bayview — \$234/night, single/double  
Suites — \$750–\$3,500/night

Hotel cut-off date: **February 27, 2006**

Note: All hotel rates are subject to a 11.5 percent tax. Some hotels may charge an energy surcharge.

## Substitutions

Send requests in writing to the attention of "Registration Substitutions" and include a \$25 processing fee. In order to guarantee that your name will appear on the final registration list, your substitution request must be received on or before **February 28, 2006**.

After your substitution request has been processed, you will receive a confirmation letter from MBA with instructions on how to effect a hotel reservation substitution. You must follow the instructions in order to retain the former registrant's hotel reservation. New (non-substitute) registrations may be submitted electronically via MBA's web site, [www.mortgagebankers.org/conferences](http://www.mortgagebankers.org/conferences), by telephone at (800) 793-6222 (M–F, 9:00 a.m.–5:00 p.m. ET), by fax at (202) 721-0247 or by mail.

## Cancellations and Refunds

Send requests in writing to "MBA Cancellations." See below for the refund schedule.

- Received on or before **February 28**: Full refund minus \$25 processing fee
- Received **March 1–21, 2006**: Refund of 50 percent of the registration fee
- **March 21, 2006**: No refunds after this date

Send Substitution and Cancellation Requests by fax, mail, express mail or e-mail (see information in "Five Easy Ways to Register").

## Program Cancellation

In the unlikely event of program cancellation, MBA will refund 100 percent of registration fees paid. MBA assumes no liability for any penalty fees on airline tickets, deposits for hotel accommodations, or any other fees, charges, penalties or other incidental costs that a registrant might incur as a consequence of a program cancellation.

## Guest

A guest is a spouse, significant other, friend or an adult child (18 and over) who is not in an industry-related occupation. Co-workers or associates in the industry may not use the guest registration category.

## For More Information

Program and registration: (800) 793-6222, Monday–Friday, 9:00 a.m.–5:00 p.m. ET

Exhibits: (202) 557-2791 or (202) 557-2792

Sponsorships: (202) 557-2790

Web site: <http://events.mortgagebankers.org/tech2006>

Attire: Business Casual

NO AUDIO OR VIDEO TAPING OF THE PROGRAM PERMITTED

# MBA Conference Registration Form

## MBA's National Technology in Mortgage Banking Conference & Expo 2006

March 29–April 1, 2006 San Diego Convention Center · San Diego, California

Please check the appropriate category:

Registrations received with payment by February 28, 2006:

MBA Member\*: \$995  Nonmember: \$1,645

Registrations received with payment after February 28, 2006 and before March 23, 2006:

MBA Member\*: \$1,195  Nonmember: \$1,845

Onsite registration fees apply between March 23–April 1, 2006:

MBA Member\*: \$1,295  Nonmember: \$1,945

Guest Registration Fee: \$275 (See registration information for guest policy)

Guest Name

Nickname (to appear on name badge)

### Registrant Information

Please type or print. Photocopy form for additional registrants.

Mr./Ms. First Name

MI Last Name

Nickname (for name badge)

Title

Customer ID Number\*\*

Company Name

Company Address

City

State

Zip

Business Phone Number

Business Fax Number

E-mail Address

(provide to receive confirmations via e-mail)

Previous Employer if Employed Less than Two Years

### Payment Information

Payment Enclosed (Check Payable to Mortgage Bankers Association)

Bill my:  VISA  MasterCard  American Express  Discover

Credit Card Account #

Expiration Date

Amount of Charge

Name As it Appears on Card

Address if Different from Above

Signature

Date

\* Subject to membership verification. \*\*To identify your Customer ID Number, please see the printed number located next to your name on the mail panel or call (800) 793-6222. Not required to register.

If you have special needs addressed by the Americans with Disabilities Act, please check here and attach a statement regarding your particular needs.

Please return this form with proper payment to Mortgage Bankers Association. See "Five Easy Ways to Register" for address information.

### Optional Diversity Questions

Your answers to this section are optional. The use of this information is restricted to MBA and is being requested to enhance MBA's continuing efforts to increase diversity within its membership. Your individual information will not be provided to any external source or organization.

Are you:  Male  Female

Do you identify yourself as a member of any of the following racial and/or ethnic groups (check all that apply):

Hispanic/Latino

Black/African-American

Asian/Asian-American/Pacific Islander

Native Hawaiian/American Indian/Native American

White/Caucasian

None of the above \_\_\_\_\_

**FOR OFFICE USE ONLY** ATTN: DEPARTMENT 1—Meetings Meeting # M2602030 Source Code B1 CMB Credit 3 Points

ID

Co ID

Order #

Operator

Date



1919 Pennsylvania Avenue, NW  
Washington, DC 20006-3404



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