



REINVENTING OUR BUSINESS IN CHANGING MARKETS

Sunday, September 23, 2007

12:00 p.m. – 1:00 p.m.
Douglas Pavilion AB

Exhibitor Registration

1:00 – 6:00 p.m.
Douglas Pavilion AB

Registration & Exhibit Hall Open

1:00 – 2:00 p.m.
Douglas Pavilion AB

Welcoming Refreshments with Exhibitors

2:00 – 2:15 p.m.
Douglas Pavilion C

Welcome & Opening Remarks

Joe Belew
President
Consumer Bankers Association
Arlington, VA

James J. Manelis
Senior Vice President, Direct Channel
Chase Home Finance &
Chairman, Home Equity Lending Committee
Phoenix, AZ

2:15 – 3:00 p.m.
Douglas Pavilion C

Keynote Address

Floyd S. Robinson
President, Consumer Real Estate
Bank of American Corporation
Charlotte, NC

3:00 – 4:00 p.m.
Douglas Pavilion C

Current Conditions in the Housing Market

Lawrence Yun, Ph.D.
Managing Director of Quantitative Research
National Association of REALTORS
Washington, DC

The housing market continues to slow down across most of the U.S. This session will present analysis of current market conditions focusing on regional “bubble” markets, the impact of ARMs resets on housing inventory, and the interest rate environment.

4:00 – 4:30 p.m.
Douglas Pavilion AB

Refreshment Break with Exhibitors

4:30 – 6:00 p.m.
Douglas Pavilion C

Roundtable Discussions

One of the main benefits of attending conferences is the opportunity to interact with your peers in the industry. Members of CBA's Home Equity Lending Committee will be moderating informal discussion groups organized by topic. This popular session has been moved to help attendees better connect with each other throughout the conference.

6:30 – 9:30 p.m.

Gala Reception & Party



Monday, September 24, 2007

8:15 a.m. – 6:05 p.m.
Douglas Pavilion AB

Registration and Exhibit Hall Open

8:15 – 9:00 a.m.
Douglas Pavilion AB

Continental Breakfast with Exhibitors

9:00 – 9:30 a.m.
Douglas Pavilion C

CBA Home Equity Loan Study Update

J. Brian King

Senior Vice President, Practice Manager
BenchMark Consulting International
Atlanta, GA

BenchMark produces CBA's annual Home Equity Loan Survey. Mr. King will discuss industry trends and reveal what dynamic forces may be behind them.

9:30 – 10:30 a.m.

Breakout Sessions

Betsy A-C

1. Using Innovative Pricing Strategies to Improve Portfolio Performance

Dr. Robert L. Phillips, *Moderator*

Founder, Chief Science Officer,
Vice President Product Management
Nomis Solutions
San Bruno, CA

Robert Belczyk

Vice President, Retail Credit Products and Services
Wachovia Bank
Charlotte, NC

Bobbie Britting
Senior Analyst, Consumer Lending
Tower Group
San Francisco, CA

Jeryn Jacob
First Vice President, Pricing & Portfolio Management,
Home Equity
Washington Mutual
Seattle, WA

The session, lead by moderator Dr. Robert L. Phillips, who is the author of ***Pricing and Revenue Optimization***, will examine the use of customer demand information to drive pricing decisions, which is enabled by price optimization technology. The panelists will explain the valuable insights gained about how price impacts customers, product, and portfolio performance and the financial benefits achieved by using this approach. They will also share advice about what executives can do to prepare their organizations for using a more customer-centric approach to pricing.

Emma A - C

2. Mining Our Own Customers For Home Equity Sales

Julie Marie Casey
Senior Vice President, Channel Development Manager
Bank of America
Providence, RI

Margaret R. Lawlor
Senior Vice President, Home Equity Product Executive
Bank of America
Providence, RI

Dennis L. Pritchett
Senior Vice President, Loan Line Channel Management
Bank of America
Brea, CA

Home Equity is still an engine of growth; it is just more of a challenge to sustain this growth. In this session, panel members from Bank of America will discuss strategies they are using to optimize sales opportunities and meet their objective to grow. Discussion will include tactics that drive growth, understanding the value of your market power, and working with your customers in a tough rate environment.

Edward A – D

3. Channel Optimization

William G. Andryusky
Senior Vice President
SunTrust Banks, Inc.
Atlanta, GA

Carmen Bell
Senior Vice President, Sales
Consumer Credit Group
Wells Fargo Bank, N.A.
Phoenix, AZ

This session explores the next stage in channel strategy. Panel members will discuss strategies to effectively integrate all consumer touch points to realize your growth goals. Learn ways to optimize your mix of channels to reflect specific market compositions, manage conflicts, and coordinate marketing efforts.

10:30 – 11:00 a.m.
Douglas Pavilion AB

Refreshment Break with Exhibitors

Sponsored By: Old Republic Insured Credit Services, Inc.

11:00 a.m. –12:00 p.m.
Same Locations

Repeat Breakout Sessions

12:00 a.m. – 2:00 p.m.
Douglas Pavilion C

Luncheon with Guest Speaker

Sponsored By: Optima Information Solutions

Steve Rizzo
President
Laugh It Off Productions

Steve Rizzo is a world-class expert on how to acquire a positive attitude both professionally and personally. Learn how to produce tangible results that will transform tension and hard times into positive energy to move forward.

2:05 p.m. –3:05 p.m.
Betsy, Edward

The Marketplace

A series of small discussion rooms have been set aside for attendees to talk about the challenges of doing business in the current marketplace. This is an opportunity to network and share with your peers in the industry.

3:05 – 3:35 p.m.
Douglas Pavilion AB

Refreshment Break with Exhibitors

Sponsored By: American Title, Inc.

3:35 – 4:20 p.m.
Douglas Pavilion C

Managing Through Delinquency and Collections Strategies

Joe S. Newman, *Moderator*

Executive Vice President & Manager, Equity and Direct Lending
Regions Bank
Birmingham, AL

Neal J. Heiss

Senior Vice President
Consumer and Business Loan Operations General Manager
PNC Bank, N.A.
Pittsburgh, PA

Michael O. Radesky

Senior Vice President
Bank of America, N.A.
Charlotte, NC

This session will focus on how institutions are working with their customers to maintain homeownership. Participate in an open discussion about how financial institutions are using the collections process to assist customers across all collateral and all loans.

4:20 – 5:05 p.m.
Douglas Pavilion C

Secondary Market Strategies

Rob Snow

President
Snow Portfolio Management, LLC
Bethesda, MD

The challenges facing the mortgage sector have had a major impact on the secondary market. This session explores the secondary market options for financial institutions and how it may impact the portfolio management strategies for the home equity product. Discussion will include market dynamics, advice for buyers and sellers, product considerations, and where the market is headed.

5:05 – 6:05 p.m.
Douglas Pavilion AB

Cocktail Reception with Exhibitors

Tuesday, September 25, 2007

**7:45 a.m. – 5:45 p.m.
Douglas Pavilion AB**

Registration and Exhibit Hall Open

**7:45 – 8:30 a.m.
Douglas Pavilion AB**

Continental Breakfast with Exhibitors

Sponsored By: Universal Assurors Agency, Inc.

**8:30 – 9:30 a.m.
Douglas Pavilion C**

Regulatory Panel

James M. Cosman, *Moderator*
Executive Vice President, Consumer Lending
Sovereign Bank
Boston, MA

Susan R. Eckert
Director, Market and Credit Risk
Office of the Comptroller of the Currency
Washington, DC

Suzy Gardner
Examination Specialist
Federal Deposit Insurance Corporation
Washington, DC

Brian Valenti
Supervisory Financial Analyst
Federal Reserve Board
Washington, DC

This session will feature a panel of experienced regulators representing the federal government agencies. Using a Q&A format, this panel will discuss their views on the current home equity environment and address the critical issues they will be focusing on in the coming months. This session is a unique opportunity to gain insight from your agency.

**9:30- 10:15 a.m.
Douglas Pavilion C**

Optimizing the Originations Customer Experience

Anthony C. McGill, *Moderator*
Senior Vice President, Consumer Finance
U.S. Bancorp
Cincinnati, OH

Matthew D. Gavin
Senior Vice President, Home Equity Loan Fulfillment
Washington Mutual
Melbourne, FL

James S. Poque
Vice President, Direct Lending
U.S. Bank
Portland, OR

Are your decisioning solutions designed with a clear understanding of your customer needs and expectations? This session explores approaches institutions are using to enhance the customer experience. Discussion will address key levers that drive customer satisfaction, ways to manage the business processes, and how to make the customer feel comfortable with the experience. Hear what has worked, what hasn't and how institutions are finding the right balance between low cost processing and automated decisioning to meet customer expectations and wants.

10:15 – 10:45 a.m.
Douglas Pavilion AB

Refreshment Break with Exhibitors
Sponsored By: Javitch Block & Rathbone, LLC

10:45 – 11:45 a.m.

Breakout Sessions

Betsy A-C

1. Broker Performance Management

Ken M. Adams
Vice President, Third Party Risk Management
Chase Home Equity
Columbus, OH

As lending opportunities tighten, how can financial institutions maximize the good business available in the marketplace without increasing their risk exposure? This session examines what to measure and how to measure the performance of third party brokers. Discussion will include performance scorecards, performance drill downs and performance comparison.

Emma A-C

2. Automation Development (AVM's & Appraisals)

Andrea L. Bowles
Senior Vice President, National Consumer Manager
First Horizon National Corp.
Memphis, TN

This session explores the use of appraisals, AVMs and other collateral evaluation products in today's changing marketplace and regulatory environment. Discussion will include how institutions are using and validating AVMs, new collateral evaluation products and how they can save time and money without increasing risk significantly, as well as the management of full appraisals and appraisal review.

Edward A-D

3. Securing Your Portfolio Against Fraud

Pamela M. Rooney, *Moderator*
Senior Vice President,
Director Retail Credit Products and Services
Wachovia Bank
Charlotte, NC

Anthony Romano
Executive Vice President, Sales and Marketing
First American CoreLogic
Sacramento, CA

Debra J. Sutherland
Vice President, Business Development
Fiserv Lending Solutions
Phoenix, AZ

Christopher A. Ulsh
President
Group9, Inc.
Langhorne, PA

Preventing fraud is becoming the number one challenge for managers of the home equity product. This session will focus on new fraud prevention products and reveal best practices institutions are implementing to secure their portfolios.

11:45 a.m. – 1:45 p.m.
Douglas Pavilion C

Luncheon with Guest Speaker
Sponsored By: First American Lenders Advantage

Tom DeFrank
Washington Bureau Chief
New York Daily News
Washington, DC

A veteran White House correspondent provides an insider's glimpse of the White House with anecdotes and personal glimpses of every president since Richard Nixon. A highly anecdotal and conversational look at presidential personalities, combined with a provocative and humorous but balanced assessment of the political state of affairs in Washington.

1:45 – 2:45 p.m.
Same Locations

Repeat Breakout Sessions

2:45 – 3:15 p.m.
Douglas Pavilion AB

Refreshment Break with Exhibitors

3:15 – 4:00 p.m.
Douglas Pavilion C

Optimizing Pull Through Rates

Bobbie Britting
Senior Analyst, Consumer Lending
Tower Group
San Francisco, CA

Scott L. Hamilton
Senior Vice President, Home Equity Fulfillment Process Owner
Bank of America, N.A.
Richmond, VA

This session examines the strategies and workflow solutions institutions are implementing to ensure they are making the most of every opportunity to turn an application into a closed loan. This session will provide benchmarks and trend analysis on closure rates and discuss changes to business process management and workflow to drive the business to do what's best for the customer and your company's shareholders.

4:00 – 4:45 p.m.
Douglas Pavilion C

Portfolio Management: Activation & Retention Strategies

James J. Manelis, *Moderator*
Senior Vice President, Direct Channel
Chase Home Finance
Phoenix, AZ

John Barton
Executive Vice President
Wells Fargo Bank, N.A.
San Francisco, CA

Nancy G. Elkus
Vice President/Senior Consumer Lending Product Manager
Fifth Third Bancorp
Cincinnati, OH

Finding value for your customers and retaining them means knowing what to sell them and when in a rate challenged environment. This session will examine the challenges of repositioning products from a sales force perspective. Hear strategies to help determine what you lead with and the tools your sales force will need to retain and keep accounts active.

4:45 – 5:45 p.m.
Douglas Pavilion AB

Closing Reception with Exhibitors
Sponsored By: AIG United Guaranty

5:45 p.m.

Conference Adjourns

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