



**5<sup>th</sup> Annual Conference**  
**February 20, 2009**  
**The Cobb Galleria Centre, Atlanta**

- 6:30 - 8:30 p.m.**                    **February 19, 2009: *Networking Reception at Cobb Galleria***
- 7:30 - 8:30 a.m.**                    **February 20, 2009: *Continental Breakfast and Registration***
- 8:30 - 8:45 a.m.**                    ***Welcome (Parade of Exhibitors)***
- 8:45 - 9:30 a.m.**                    ***Preview of the 11<sup>th</sup> Annual Mortgage Fraud Case Report***  
**Merle D. Sharick, CMB, V.P., National Business Development Manager, MARI, A Lexis Nexis Service**
- Mr. Sharick will deliver a preview of the 11th Annual Mortgage Fraud Case Report, based on the cooperative databases compiled from MARI and MIDEX, the database systems where lenders, insurance companies and agencies exchange information about companies and parties that have originated fraud.
- 9:30 – 10:30 a.m.**                    ***Late-Breaking Fraud Schemes and Developments***  
**Joan Ferenczy, Institutional Investigation Director, Freddie Mac,**  
**Amy Heinz, Sr. Industry Relations Manager, Mortgage Fraud Program, Fannie Mae**  
**Scott Bice, Director, Quality Assurance Division, HUD, Atlanta HOC**
- Learn the national trends, the fraud hotspots and how to recognize certain emerging schemes as they move from region to region. Freddie, Fannie and HUD are watching the ever-changing climate and identifying risk factors in new federal programs.
- 10:30 - 10:50 a.m.**                    ***Networking Break with Exhibitors***
- 10:50 – 11:50 a.m.**                    ***Concurrent Breakout Sessions***
- Fake ID's (Not Just For Teenagers Anymore) and Fraudulent Documents in a "Full-Doc Environment"***  
***Special Agent David C. Myers, Crime Lab Director, Florida Lottery***
- Technology makes it even easier to create false documentation. Learn key techniques to identify fraudulent documents, information and identification to stop fraud.
- Managing Claims Stemming from Fraudulent Transactions***  
**Richard Wayne, Esq., Atlanta**  
**Gale McKenzie, Esq., Assistant United States Attorney, Northern District of Georgia**
- Are all Borrowers "victims"? Do Lenders need to share in the "blame game"? Different perspectives in fraud resulting from repurchase requests, utilizing loan modification as a tool, working with loan servicers, and defending or asserting claims.
- Identifying and Preventing Fraud in the Appraisal Process***  
**D. Scott Murphy and Mark Durden, D. S. Murphy & Associates, Inc.**
- In a declining mortgage market, accurate appraisals are critical. How does an appraiser gain the confidence of clients? Learn what standards you should use when establishing an eligible appraiser program, what to look for when validating an appraiser's opinion, permissible users of appraisers, appraisers held accountable for bad appraisals, and what information to collect to prove an appraiser perpetrated a fraud.
- 11:50 – 1:30**                            ***GREFPAC Awards Luncheon and Luncheon Speaker***
- The Impact of Mortgage Fraud on Atlanta***  
***M. Cary Collins, Associate Professor of Finance, Trustee Professor of Entrepreneurship, Bryant University, Smithfield, RI***

**Peter Nigro, Associate Professor of Finance and The Sarkisian Chair In Financial Services, Bryant University, Smithfield, RI**

**Keith Harvey, Associate Professor of Finance, Boise State University**

This team of economists has studied the effect of mortgage fraud on Atlanta and Professor Collins will present their initial findings.

1:30 – 2:30 p.m.

#### **Concurrent Breakout Sessions**

##### **Pre-Funding Fraud Detection: Identifying Red Flags to Stop the Bleeding**

**Genny Kelly, Accurate Quality Control, Inc.**

**Shannon Coats, ComplyShare, LLC**

Finding fraud after the fact is too late! Updating your processes to spot fraudulent documentation in full documentation loans is key. Pre-approval fraud prevention and pre-funding detection strategies, while using technology to your advantage.

##### **Ethical Issues in Real Estate Closings – Who is Your Client?**

**Monica Gilroy, Esq, Dickenson & Gilroy, PC**

**Johannes S. Kingma, Esq., Carlock Copeland & Stair, LLP**

Are you expecting the closing attorney to be the “gatekeeper” and prevent fraud? Is a Realtor® at risk for losing their license if mortgage fraud occurs at the closing table? Is the closing just a “settlement practice” or an ethical practice? These experts will share the lessons learned from litigation, malpractice claims and verdicts.

##### **Neighborhood Impact**

**Mary Norwood, City of Atlanta Councilmember**

**Investigator Robert McFall, Atlanta Police Department, Major Fraud Unit**

**Patricia Hooks, Esq., Fulton County Assistant District Attorney**

The story is changing and new programs present new risks. The impact of fraud is not limited to borrowers and lenders. Are you aware of the full impact and your role in combating fraud?

2:30 - 2:45 p.m.

#### **Networking Break with Exhibitors**

2:45 – 3:45 p.m.

##### **Regulator’s Roundtable: Responding to the Changing Landscape**

**Sandra Sheley, Director for Mortgage – Supervision, Georgia Department of Banking and Finance**

**Jeffrey T. Ledford, Director, Georgia Real Estate Commission**

Gain inside information on current initiatives, legislation, newly implemented regulations and other hot topics that will have a direct impact on how you handle fraud. Understand the regulators’ expectations and “hot buttons.”

3:45 - 4:30 p.m.

##### **Stemming Mortgage Fraud Through Tough Prosecution: Successes**

**Barbara Nelan, Esq., Assistant United States Attorney, Northern District of Georgia**

Many attribute Georgia’s fraud law and successful prosecutions as the reason Georgia’s national fraud ranking has dropped. Learn from the success stories in order to guard against being the next victim, target or convicted felon.

4:30 p.m.

#### **Conference Concludes**