

63rd Annual
Convention

June 15-16, 2016

Pride • Passion • Paying it Forward

Delray Beach Marriott



We are very pleased to announce our Annual Convention is returning to the Delray Beach Marriott. It is the perfect location for us, our meeting space fits great, pricing for the sleeping rooms is extremely reasonable and having so many options in the area for things to do when the convention is not in session. We are happy to have been guaranteed the same rates as 2015: \$159 single, \$169/\$179 availability for ocean and partial ocean balcony views.

**IMPORTANT: THE HOTEL WILL SELL OUT THIS YEAR SO
MAKE YOUR ROOM RESERVATION NOW!**

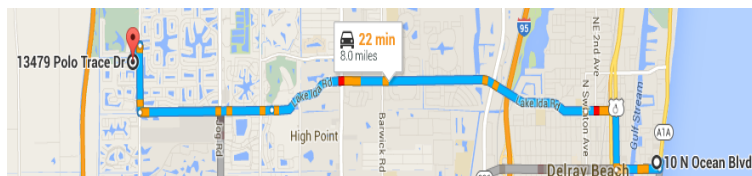


Wednesday June 15, 2016—Registration Opens at 10 AM

GOLF—Wednesday morning there will be a golf outing at the Polo Trace Golf Club!

(13479 Polo Trace Rd., Delray Beach FL 33446 #561-495-5300)

Georges Lussier is blocking tee times for us. Please check off on the registration form if you are interested in golfing and we will hold a space for you. You will pay at the course. Transportation is on your own but we will send the list to all the golfers so ride sharing can be worked out too. The course is 8 miles from the hotel and about a 20 minute drive. You will be finished in time to have lunch and be back at the hotel for the start of the 2 PM Annual Business Meeting. Details will be provided to you once we have a good idea of who is signing up for golf.



2–4 PM Annual Business Meeting—ALL Attendees Welcome to come hear about your professional association, meet your Board of Directors and Committee Chairs and see what we have been doing all year! This is the best place to find information and get involved. It begins Now!

AGENDA:

MBAF Presidents Address and Welcome by **Sandy Garcia, President, MBA of Florida**

New Overview! Member to Member - Learn about your professional association, MBA of Florida, and what we do for you. Hear from fellow members what their involvement has meant professionally and personally for them. If you are new or been around a while you will surely hear something you didn't know.

Legislative Report, Eric Prutsman, Legislative Representative, MBA of Florida

Committee Reports, Chairs as listed below:

Bylaws, **Brett Bosarge** / Communications, **Mary Gimeno Porges** / Convention (Co-Chairs) **Pat Gaver and Robert**

Villalon / Future Leaders, **Michael Azzarello, CMB** / Legislative, **Kevin Strickland** / Membership (Co-Chairs) **Matthew Goldman, CLO, CRO** and **Dawn**

Henshaw / Secondary Conference (Co-Chairs) **Kevin Strickland and Jay Ralstin** / CMB Society of Florida, **Carmen Fenn Drake, CMB** / MPAC, **Ben Fant**

Nominating Report and Election, **Jay Ralstin**, Past President

Presentation of Awards and Plaques, **Sandy Garcia, President, MBA of Florida**



4:15—5:15 PM Business By The Numbers, by **Steve Richman, National Spokesperson and Customer Trainer, Genworth Mortgage Insurance**
The Modern LO Explores who's buying and who isn't; Transactional vs. relationship sales; The **four** things everyone wants from your company; The **three** things everyone wants from you.
Moderator: Dawn Henshaw, Genworth Mortgage insurance

5:15 PM—Incoming Local Chapter Presidents—Reminder to please come to the MBAF Registration Desk for a Introduction Meeting!
(15 minutes tops)



6–8 PM Casino Night—We are bringing some fun back again to help you get a jump start on your evening out on the town in Delray Beach! There will be lot's of tables and slots for a chance to get some real funny bucks. This is all in fun folks, so come ready to shoot the breeze. Refreshments and light snacks will be provided.

Afterwards take a nice walk around the local area and enjoy one of the many options for dinner and entertainment, all within walking distance of the hotel.



We have a great day planned for you tomorrow starting with breakfast, then education sessions begin with a delicious lunch for you mid-day to keep you going for more awesome sessions. Then get ready for super fun colorful evening at the Mardi Gras Installation Reception and Banquet, so at least get rested enough to keep going tomorrow from 8 AM to 10 PM!

Thursday June 16, 2016—Registration Opens at 8 AM

8—9 AM—Local Chapter Presidents Breakfast Meeting— Who Attends This? All Incoming Local Chapter Presidents, 2015/2016 Chapter Executive Committee Representative, Incoming MBAF President and the Executive Director. This meeting is to have open dialogue between the new chapter presidents and for the group to elect their chapter representative that has a seat on the Executive Committee.)

8—9 AM—Attendees Breakfast

9—10 AM—MBA National Update

Bill Emerson, 2016 Chairman, Mortgage Bankers Association and Chief Executive Officer, Quicken Loans, Inc.

Welcome By Sandy Garcia Moderator: Robert Villalon



PRIDE

a feeling of happiness that you get when you or someone you know does something good, difficult

10—11:30 AM—How to Build a Social Media Strategy in the Mortgage Industry by Ben Smidt, Digital Marketing Program Specialist - Marketing Promotions, Mortgage Guaranty Insurance Corporation

A sound social media strategy is vital to any organization in the mortgage industry, in particular those looking to increase business from first-time homebuyers. According to Pew Research Center, 90% of 18- to 29-year-olds use social media, and the American Press Institute reports 88% of Millennials get their news from Facebook.

Given Millennials' value to the industry and the fact that 73% of Millennials say they investigate opinions different than their own using social media, a company should consider having a presence in social media to engage and influence this key demographic. A strategic social media presence will allow you to reach this younger demographic and influence how Millennials learn about and perceive your company.

Join us to find out how you can craft an effective social media policy that addresses regulatory compliance and leaves your company poised for

social media success. Learn how to implement strategies that can further your organization's social media growth and engagement. And finally, better understand how to retain customers through proper social media use.

Presentation Takeaways:

- Fact-based background information about the target demographic – Millennials
- Understand your website traffic audience and behavior analysis to increase ops
- How to craft a social media policy – compliance – do's/don't's – employees
- Social media marketing strategies to enhance your efforts – tips/platforms/audience
- Collaboration tips and customer retention strategies
- Importance of brand reputation management – avoiding negative feedback
- How to evolve your social media strategy

Moderator: Suzanne LaCaria, MGIC

11:30—11:45 AM—Refreshment Break

11:45 AM—12:45 PM—Economic Update, Doug Duncan, Vice President and Chief Economist, Fannie Mae
Always one of our most popular presenters! Don't miss what Doug has to say.

Moderator: Patti Spaniol, United Guaranty



12:45—2 PM—Attendee Buffet Luncheon located in O’Grady’s

12:45—2 PM—CMB Luncheon Meeting with speaker John Cosculluela, CMB, President and CEO, American Bancshares Mortgage, Inc.

2—3:30 PM—BEST PRACTICES for SALES SUCCESS by Scott Garvis, CEO, Dale Carnegie Training of South Florida

Based on the time-tested Dale Carnegie principles of Winning Friends and Influencing People, this dynamic seminar introduces best practices for sales success. Participants will strengthen their attitude, focus on building strong internal and external relationships, and incorporate best practices to stand out in their professional field. Sales Professionals will learn the necessary skills to become true partners and advisors with their clients.

Participants will advance in their ability to:

- Take total ownership of our approach to customers and gaining commitment
- Incorporate Dale Carnegie's famous principles for engaging and influencing people
- Assess our attitude and understand the impact it has on our success
- Incorporate sales best practices for results oriented appointments

Moderator: Doug Leever, Tropical Financial Credit Union

They will learn and practice how to more quickly engage prospects, build trust and take total ownership of moving prospects through a sales process to gain commitment.

3:30—3:45 PM—Refreshment Break

3:45—5 PM—Executive Panel—Come to hear your industry professionals provide information with questions and answers covering a variety of current mortgage banking issues.

Dan Klinger, Group President, Financial Services, K. Hovnanian American Mortgage

Darryl Derwort, Regional Manager, BB&T

Brett Lindquist, CEO, The Mortgage Firm

John Cosculluela, CMB, President and CEO, American Bancshares Mortgage, Inc.

James (Jimmy) Timmons, President, Universal American Mortgage Company

Moderator: Kevin Strickland, SunTrust Mortgage

6:45 PM—Installation Reception

6:45 PM—Installation Banquet—This year we have a Mardi Gras themed evening planned. Tonight please be colorful and festive! (Masks, hats, beads will be provided to you this evening unless you have your own you would like to wear.) There will be a photo opportunities prior to the dinner. Some great surprises and a very fun night awaits you. We will have our presentation of the Brown L. Whatley award and the prize drawings will take place at the conclusion of the evening.

Popular practices on Mardi Gras include wearing masks and costumes, overturning social conventions, dancing, sports competitions, parades, debauchery, etc. Similar expressions to Mardi Gras appear in other European languages sharing the Christian tradition, as it is associated with the religious requirement for confession before Lent begins. In many areas, the term "Mardi Gras" has come to mean the whole period of activity related to the celebratory events, beyond just the single day. (Wikipedia)



PASSION *a strong feeling of enthusiasm or excitement for something or about doing something*

Friday June 17, 2016

8—11 AM—MBAF Board of Directors Meeting

Your 2016-2017 Board of Directors will continue with their hard work this morning to have the first quarterly meeting of the year. They volunteer to be involved to ensure that all MBA of Florida Members and everyone entering into and are in this industry has a solid professional association (around since 1952) to make sure the mortgage banking industry stays a viable career choice for thousands and they will continue to:



- expression for describing the beneficiary of a good deed repaying it to others instead of to the original benefactor

Hotel Information

IMPORTANT: Room Reservation Cut-off Date: May 14, 2016

Delray Beach Marriott 10 North Ocean Blvd. , Delray Beach, Florida 33483

<http://www.marriott.com/hotels/hotel-information/travel/pbidr-delray-beach-marriott/>

Standard Room \$159 • Partial Ocean View Room \$169 • Partial Ocean View King Suite \$179

Complimentary Wireless in guestrooms • Rate available three days pre/post-convention

- 15% Discount in the N'spa • Discount Parking: \$7.00 for Self (from \$15.00); \$12.00 for Valet

- No Resort Fee

MBAF Room Reservation Link

Toll Free Room Reservations: 1-877-389-0169 Direct Hotel Phone: 1-561-274-3200

Convention Things to Know

Registration Information and Policy

Please register in advance. This enables MBAF to give accurate counts to the hotel and have all your convention materials ready before you arrive. Remember to check off if you would like to golf and attend the installation banquet since these functions require exact counts.

Three Ways to Register: Fax, Mail, Online! We accept: Visa, MasterCard, AMEX and checks.

First Time Attendees Receive a Discount

First time convention attendees receive a \$50 discount off your full convention registration fee. Just check the box on the registration form and deduct the \$50. ***Please note:** If a spouse/guest is employed in the mortgage banking industry, they must pay the full registration fee.

One Day Only Fees

We will have a one-day only fee available for Wednesday or Thursday only. This fee entitles you to all events just for the day-time sessions you registered for. Evening events are separate. Discounts do not apply to this fee.

Convention Registration Cancellations

The MBAF will accept convention registration cancellations in writing only by June 1, 2016 minus a \$75 non-refundable cancellation fee. There will be no refunds for cancellations after June 5th or for no shows. Once we make our guarantee to the hotel they do not allow any reductions.

Badges

You will be given a name badge at the registration desk. This badge is proof of your registration and must be worn to all events to be admitted to all MBAF sponsored functions, or if your guest is not registered for all convention activities they must present a ticket for admittance.

Dress Code

For all seminars resort casual is appropriate. The Installation Banquet is Mardi Gras style. We also ask that during seminars to remember to put your cell phones on silent and keep texting and returning messages until a break to be fair to those around you and the speakers.

MARDI GRAS MASK BINGO—This is your chance to win a great prize and have fun networking while you play! In keeping with our Mardi Gras theme, we will be playing a round of bingo throughout the conference. Your chance of winning increases as you attend more sessions and negotiate with other attendees for the mask you need! Details will be included in your registration package and at the registration table. Good Luck! (Full convention attendees only eligible.)