



SPRING CONFERENCE

Hyatt Regency Monterey

MARCH 6-8, 2024

SESSIONS WILL INCLUDE:

- Mortgage Fraud: Meet the Investigators
- Strategic Planning for All of Us
- Go Retro – All-Inclusive Loans are Back
- Attorney Town Hall
- Networking and more!



FEATURING KEYNOTE SPEAKER
DR. CHRISTOPHER THORNBURG
BEACON ECONOMICS

Register Online at www.CaliforniaMortgageAssociation.com

GENERAL INFORMATION

LOCATION:

The CMA Spring Conference will be held March 6-8, 2024 at the Hyatt Regency Monterey, located at 1 Old Golf Course Road, Monterey, CA 93940. For room reservations, call the hotel at (831) 372-1234. Ask for the "CMA 2024 Spring Conference" rate. (Room rate is \$249 + \$15 resort fee per night Single/Double) through February 6, 2024 or until sold out.

CONFERENCE FEES:

Full registration includes seminar events, materials, cocktail/networking receptions and Friday lunch.

	Registration received on or before February 22, 2024	Registration received from February 23, 2024 to date of seminar
CMA Member	\$495	\$595
Additional Attendee Same Company	\$395	\$495
Non-Member	\$695	\$795
Guest for Wednesday Night Mixer	\$ 50	\$ 50
Registration Total	\$ _____	\$ _____
PAC Raffle Tickets (voluntary; \$20 or more)	\$ _____	\$ _____
TOTAL ENCLOSED	\$ _____	\$ _____

REFUND POLICY:

Cancellations received in writing on or before February 22, 2024 will receive a credit toward a future conference. Cancellations received in writing on or after February 22, 2024 will not receive a credit or refund.

CMA DISCLAIMER STATEMENT:

Views, statements, information, and materials provided at CMA conferences do not necessarily reflect the views of the California Mortgage Association, its Officers, Directors, or Members. When considering any document, opinion, publication, or other material obtained from CMA or from any CMA event, attendees and recipients of the information are advised to seek qualified counsel as to the suitability of that material or information for their own business operation or use.

PHOTO/VIDEO DISCLAIMER:

By registering for and attending this conference, you agree that your image may be taken during the conference and used at any time, without further notification, for printed materials, websites, social media and other marketing purposes.

MISCELLANEOUS:

Please wear name badges to all functions. Tickets are required for various events. Please be courteous of others and place cell phones on silent mode. Program and speakers are subject to change without notice.

MCLE INFORMATION:

This activity is approved for Minimum Continuing Legal Education Credit by the State Bar of California in the amount of six hours. The CMA certifies that this activity conforms to the standards for approved education activities prescribed by the MCLE Rules of the State Bar of California.



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Wednesday, March 6, 2024

10:30 am – 5:00 pm

2024 Spring Golf Tournament

Enjoy the natural beauty of the Central Coast, and a day of fun with private lenders, brokers, and other industry partners! Golfers of all levels are welcome! Rental clubs are available. **(Separate fee and registration.)**

5:00 pm – 8:00 pm

Wednesday Night Mixer

Join your colleagues on the Terrace at the Hyatt for cocktails and appetizers on Wednesday evening. Enjoy beautiful Monterey, catch up with your peers and start networking early!

Thursday, March 7, 2024

7:30 am – 8:30 am

Continental Breakfast

7:30 am – 5:00 pm

Seminar Registration

8:00 am – 10:00 am

Exhibitor Set-up

10:00 am – 6:00 pm

Exhibitor Fair Open

8:30 am – 10:00 am

Mortgage Fraud Today: Meet the Investigators

MODERATED BY Michelle Rodriguez, Esq., Partner, Wright, Finlay & Zak

Lester Kwok, Special Agent, FBI | Michael Roldan, Supervisory Special Agent, FBI

We all know private money has always been the FIRST stop for Fraudsters. Today it's worse: technology, innovative crooksters, and now, a new breed of fraudsters ... laid off mortgage and escrow people (ouch!). Rates went up, they "went rogue." You don't want any of this to become the story you entertain your colleagues with at the next CMA mixer. Wouldn't you love to know what the FBI can tell us about mortgage fraud? Special Agent Lester Kwok and Supervisory Special Agent Michal Roldan of the Northern CA Financial Crimes Division of the FBI will share advice, tips, and which trends are currently exploding. Moderated by our own CMA Education chair, Michelle Rodriguez, this promises to be highly informative session. Don't have time? Imagine the loss you can avoid; it's well worth your time.

10:00 am – 10:30 am

Networking Break

10:30 am – 12:00 pm

Keynote Session with Dr. Christopher Thornberg

Dr. Christopher Thornberg, Founding Partner, Beacon Economics

Dr. Christopher Thornberg, well known among CMA members for his ability to capture and hold the audience, stands out for his unique blend of wit and economic acumen. Renowned for accurately predicting the onset of the 2007 subprime crash, Dr. Thornberg is a nationally recognized authority on economic matters. His expertise spans economic revenue forecasting, regional economics, economic policy, labor markets, and real estate markets. Dr. Thornberg has consulted globally for private industry, cities, counties and public agencies. A noted media commentator, Dr. Thornberg has appeared on all the major networks, CNN, and NPR, and is regularly quoted in major national dailies, including the *Wall Street Journal*, *New York Times*, and *Los Angeles Times*. Anticipate a dynamic and captivating presentation on the current state of markets and potential future trajectories from this lively and engaging speaker.



Thursday, March 7, 2024

12:00 pm – 1:30 pm

Luncheon

1:30 pm – 3:00 pm

Strategic Planning for All of Us

MODERATED BY Glenn Goldan, CEO, ReProp Financial

Mitch Glanz, Executive Coach, Insight & Strategies | Gayle Abramson, Executive Coach, Insight & Strategies

Glenn Goldan, CEO of ReProp Financial will host a lively discussion with Mitch Glanz and Gayle Abramson of Insight & Strategies. Well known Strategic Planners, Leadership Trainers and Executive Coaches, Mitch and Gayle have worked with a diverse set of organizations and individuals in Central and Northern California, the Bay Area as well as the Pacific Northwest. Their clients include fast-growing start-ups to successful large companies, including Fortune 500 companies, as well as non-profit organizations and government agencies. Regardless of whether you are about to start up, are in mid-cycle, planning an exit from your company or a transition/merger of your company, certain universal principles, methods and practices apply. It's never too early or too late to learn new practices and to incorporate them into your company's culture.

3:00 pm – 3:30 pm

Networking Break

3:30 pm – 4:00 pm

Meet New DRE Commissioner, Chika Sundquist!

HOSTED BY Shafiq Taymuree, CMA President

In an exclusive pre-recorded video discussion, Chika Sundquist, the recently appointed commissioner of the DRE, will respond to inquiries and provide valuable perspectives on the agency's functions, ongoing priorities, and forthcoming objectives. Facilitated by our very own, Shafiq Taymuree, this interview is dedicated to exploring topics pertinent to CMA members' interests and concerns. Join us to gain insights into the DRE's operations, focus and upcoming plans.

4:00 pm – 5:00 pm

Networking Session

MODERATED BY Mayumi Bowers, Director of Operations, Mortgage Vintage, Inc.

It's going to be different, and it's going to be fun! (Plus, you'll make connections with industry movers and shakers.)

5:00 pm – 6:30 pm

Cocktail Reception

Friday, March 8, 2024

7:30 am – 8:30 am

Continental Breakfast in Exhibitor Area

7:30 am – 12:00 pm

Registration

7:30 am – 12:00 pm

Exhibitor Fair Open

8:30 am – 10:00 am

Attorney Town Hall – Pressing Legal Issues Affecting the Private Lender

MODERATED BY Robert Finlay, Esq., CMA Legal Counsel and Partner, Wright, Finlay & Zak

Kevin Kim, Esq., Partner, Geraci Law | Ben Levinson, Esq., Levinson Law

Unfortunately, there's always something new in the world of litigation, regulation, and law for the private lender to face. And sometimes it's all three at once! Attending CMA events is a great source of information and inspiration. In this program, we offer a top panel of private lending attorneys who will keep you abreast of current developments and trends in their areas of expertise. They'll cover the DRE, DFPI, litigation, bankruptcy and more. Keep up with the issues and cases that are making private lending news and keep your lending and investor operations compliant and your business safe.

10:00 am – 10:30 am

Networking Break

10:30 am – 12:00 pm

Is 2024 Your Year to Go Retro and Make More Income? All-Inclusive Loans Are BACK!

Elizabeth Knight, President PLM Lender Services, Inc. | Randy Newman, President Total Lender Solutions, Inc. |

Pam Sosa, President Standard Mortgage Financial Services, Inc.

Coming out of a time when interest rates were at an historic low, the **opportunity to use** all-inclusive loans is at its best! Also known as Wraparound Loans, this loan product is one where both the **Broker and Investor can profit** by offering junior liens by "wrapping" a borrower's low interest senior lien. The borrower benefits from keeping the low interest first Deed of Trust in place and the Lender benefits from a blended rate of interest. Get the knowledge to begin offering these unique loans now and begin 2024 making more income!

12:00 pm

Conference Ends