

**FREE
TRAINING**

MEETING NOTICE

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Making mortgage loans to our members!

Thursday March 12th, 2009 – 8:30 a.m. to 1:00 p.m.
Bellco Credit Union

7600 East Orchard Road – North Building 1st Floor Regis University Classroom
Greenwood Village, CO 80111

FICO 08 – The Good, The Bad and The Ugly

Jim Kaiser, Director of Sales & Marketing, Advantage Credit Inc. of Colorado

Jim Kaiser has been with Advantage Credit 3 ½ years and has become a knowledgeable resource to mortgage lenders across Colorado and Arizona. Jim is delighted to share with us the new FICO scoring model as the existing model has remained relatively unchanged since the 1980's. Fair Isaac's new version of the FICO scoring model is about to become a reality, come find out what this means to you.

1004MC – Important Appraisal Information You Should Know

Bryan Daffer & Jay Rossi, Mountain To Metro Appraisal Group

Change is everywhere in our industry and the appraisal process is not immune. Mountain to Metro implemented their own version of the 1004MC long before it was required and welcome the opportunity to share with our CUREN the impact the 1004MC will have on appraisals and the appraisal industry. The 1004MC – Market Conditions Addendum – will be required on April 1, 2009 on all Fannie Mae appraisals.

A Forward Look at Credit Union Mortgage Lending

Nizar Hashlamon, Vice President, CU Lending Solutions, Prime Alliance Solutions

Mr. Hashlamon is an entertaining speaker and has more than fifteen years of credit union experience with extensive knowledge in mortgage loan production, servicing and secondary marketing. Nizar will provide great insight on:

- Pricing first mortgage loans is becoming more complex process; do the old methodologies still work?
- Develop a better understanding of the value mortgage servicing and its role in pricing loans
- Learn what are credit unions' strengths and weaknesses when it comes to pricing RE loans?

Expanding & Growing the Colorado Credit Union Real Estate Network (CUREN)

Shannon VanSickler, Director Mortgage Lending, Bellco Credit Union

The new CUREN website will be profiled with great resources for CUREN members. Come prepared to participate in a group discussion about achieving our aspirations of elevating the expertise among Colorado Credit Unions as mortgage lenders.

Breakfast will be provided by



from 8:30 to 9:00

Lunch will be provided by



at Noon