ANSWERS

THE 11TH ANNUAL ALFN LEADERSHIP CONFERENCE

- THE MORTGAGE SERVICING & REGULATORY COMPLIANCE EVENT OF THE YEAR -

REGISTER NOW AT ALFNANSWERS.ORG
Early registration closes June 21

Where is the industry headed?
We can answer that.

How can I grow my business?
We can answer that, too.

You've got questions.
We've got answers.

Welcome letter p1

About ANSWERS p2

Agenda at-a-glance p3

Activity descriptions p4

Session descriptions p5

ALFN ANSWERS
2013 Annual Leadership Conference
July 21-24
The Broadmoor
Colorado Springs, CO

ALFN

LPS DEFAULT SOLUTIONS

We thank our Platinum Sponsor

WELCOME TO ANSWERS.

You've got questions. We've got answers.

Wes Kozeny, Esq., *ALFN President & CEO*

Dear Colleague:

On behalf of the American Legal & Financial Network (ALFN), I want to extend a personal invitation for you to attend ANSWERS, our 11th Annual Leadership Conference.

The focus of this year's three-day executive summit will be regulatory compliance. Topics will include balancing the many demands placed on servicers and attorneys under the new GSE servicer governance model, including the best approaches to conforming to the new GSE standards. In addition, we will address the CFPB National Servicing Standards and what to expect and do before the January 2014 implementation and the future plans for the CFPB. Audits and compliance have become a part of our daily operations, so we will include a third party vendor management session that will address the expectations and costs of audits and the high level of risk that SLA's are having on servicers and the increasing demands for service level on attorneys. At the same time our programming will include coverage of the latest trends in mortgage litigation and foreclosure hot topics across the country, and the latest updates in bankruptcy law including implementation of the National Mortgage Settlement and the proposed model plan and rule changes. There is no question that this year will be filled with new challenges at all levels. All of us will need to be very carefully equipped to deal with these unique and emerging circumstances. You might ask whether you can afford the time or money to attend this year. Perhaps the question is can you afford not to?

This year's conference will have 13 educational sessions in the form of five Member-Only Sessions, five General Sessions and six Roundtable Sessions. We have worked very hard to ensure that these sessions will embrace all of the most pressing issues facing our industry. This year's lineup of industry-leading speakers has been carefully selected, and in combination with each other, their collective messaging will weave together a strong fabric of strategic information and sound business intelligence.

As an attendee of our invitation-only event, you will be collaborating with a select group of your peers, industry leaders, lawmakers, colleagues and friends. We have designed this conference to be a true "one of a kind" educational event, and we would be honored to have your participation.

Sincerely,

Wes Kozeny, Esq.
President & CEO
American Legal & Financial Network (ALFN)

THE MORTGAGE SERVICING & REGULATORY COMPLIANCE EVENT OF THE YEAR. **BROUGHT TO YOU BY THE AMERICAN LEGAL & FINANCIAL NETWORK.**

- Enhanced and interactive educational offerings led by the industry's top mortgage servicing professionals.
- Lowest registration fee when compared to similar industry events, the value obtained and the items offered.
- Casual conference format with devoted on- and off-site networking activities with servicer, governmental and financial institution personnel along with ALFN attorney-trustee and associate members.
- Maximized brand exposure opportunities onsite and online through item, event, session and activity sponsorships reaching the full ALFN network of 10,000+ mortgage servicing professionals and ANSWERS attendees.

ABOUT ANSWERS

Now in its 11th year, the ALFN Annual Leadership Conference is an invitation-only mortgage servicing and regulatory compliance event. ANSWERS brings together over 250 mortgage banking professionals and attracts executives from servicers, government-sponsored enterprises, national banking institutions and other mortgage banking organizations as well as ALFN's leading network of attorneys, trustees and industry service providers. The four day event focuses on cutting edge educational sessions and peer networking in a casual environment. Group discounts and a Servicer Scholarship Program are available to qualified applicants.

ANSWERS 2013 Educational Focus

The 2013 line-up of educational content and speakers is better than ever. This year's event focuses on regulatory compliance with new and expanded sessions on the Consumer Financial Protection Bureau, the National Mortgage Settlement, Foreclosure Delays and Roadblocks and a series of Hot Topic sessions covering everything from litigation trends to property liens, mediation and information technology solutions for servicers and attorneys.

The ANSWERS Environment

All ALFN conference events and activities will accommodate resort casual dress attire. Shorts (no jean shorts), jeans (no holes) and collared shirts for men. Dress, blouse, pullover top, skirt, and shorts for women. Weather expectations for this year's ANSWERS include evening temperatures around 58 degrees, with daytime highs around 85. Warmer clothing recommended for those participating in the Pikes Peak Cog Railway or High Country Jeep Tours.

"The ALFN ANSWERS Conference is a premiere conference venue offering a relaxing atmosphere to network, learn and build relationships with industry professionals in a stunning environment."

ABOUT THE AMERICAN LEGAL & FINANCIAL NETWORK

The ALFN is a national network of legal and residential mortgage banking professionals that leads the industry as a provider of strategic and timely education. The largest national organization of its kind, the ALFN offers members of the residential mortgage banking community high quality educational and training resources. ALFN's membership roster includes professionals from the following segments of the residential mortgage banking community: Legal, Residential Mortgage Bankers and Investors, Risk Evaluation, Investment Research, Consulting, Land and Title, Technology and Asset Protection.

WELCOME TO ANSWERS.

You've got questions. We've got answers.

ANSWERS AT-A-GLANCE

Sunday, July 21

12:00 - 6:00 p.m.	Conference Registration
10:00 - 11:00 a.m.	ALFN Committees Roundtable
11:00 - 11:15 a.m.	Break with Sponsors
11:15 a.m. - 12:15 p.m.	ALFN Committees Update
2:00 - 3:00 p.m.	Member Only Session 1
3:00 - 3:15 p.m.	Break with Sponsors
3:15 - 4:15 p.m.	Member Only Session 2
4:15 - 4:30 p.m.	Break with Sponsors
4:30 - 5:30 p.m.	Member Only Session 3
6:00 - 7:30 p.m.	Networking Reception

Monday, July 22

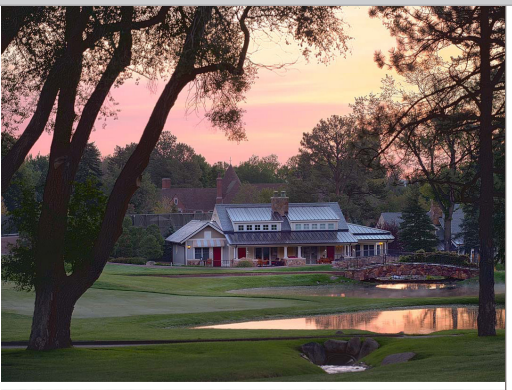
8:00 a.m. - 5:00 p.m.	Conference Registration
7:30 - 9:00 a.m.	Breakfast Buffet
9:00 - 10:30 a.m.	General Session 1
10:30 - 10:45 a.m.	Break with Sponsors
10:45 a.m. - 12:15 p.m.	General Session 2
12:15 - 1:45 p.m.	Lunch Buffet with Special Presentation
1:45 - 3:15 p.m.	General Session 3
3:15 - 3:30 p.m.	Break with Sponsors
3:30 - 5:00 p.m.	General Session 4
6:00 - 7:30 p.m.	Networking Reception

ALFN GROUP MEETINGS

Face-to-face meetings of select ALFN working groups, practice groups and task forces are tentatively scheduled for ANSWERS 2013. Check the Updates tab of ALFNANSWERS.org for developments on these break-out group meetings. Those groups with meetings currently under consideration are:

- **ALFN Small Firm Working Group**
- **ALFN Commercial Servicing Practice Group**
- **ALFN Task Force on Fees and Billing**
- **ALFN Legal Administrator's Working Group**
- **ALFN Amicus Brief Task Force**

THE MORTGAGE SERVICING & REGULATORY COMPLIANCE EVENT OF THE YEAR. **BROUGHT TO YOU BY THE AMERICAN LEGAL & FINANCIAL NETWORK.**



» ANSWERS AT-A-GLANCE

Tuesday, July 23

7:00 - 9:00 a.m.	Conference Registration
1:00 - 6:00 p.m.	Conference Registration
7:30 - 9:00 a.m.	Breakfast Buffet
6:30 - 7:30 a.m.	Box Breakfast for Golfers
7:30 a.m. - 12:30 p.m.	Golf Tournament
7:30 a.m. - 1:00 p.m.	Other Group Networking Activities
1:00 - 3:00 p.m.	Lunch on Own
3:00 - 4:00 p.m.	Roundtable Session 1
3:00 - 4:00 p.m.	Roundtable Session 2
3:00 - 4:00 p.m.	Roundtable Session 3
4:00 - 4:15 p.m.	Break with Sponsors
4:15 - 5:15 p.m.	Roundtable Session 4
4:15 - 5:15 p.m.	Roundtable Session 5
4:15 - 5:15 p.m.	Roundtable Session 6
6:00 - 7:30 p.m.	Networking Reception

Wednesday, July 24

8:00 - 10:30 a.m.	Conference Registration
7:30 - 9:00 a.m.	Continental Breakfast
9:00 - 10:30 a.m.	General Session 5
10:30 a.m.	Conference conclusion

» ALFN GROUP NETWORKING

This year's location, the Broadmoor in Colorado Springs, Colorado, offers ANSWERS attendees some of the best off-site networking and adventure opportunities of the year. See full details on the following pages. All group networking events require registration and additional fees apply. Off-site networking opportunities at ANSWERS 2013 are:

- GOLF TOURNAMENT
- PIKES PEAK COG RAILWAY
- AIR FORCE ACADEMY & GARDEN OF THE GODS TOUR
- HIGH COUNTRY JEEP TOUR

GROUP NETWORKING ACTIVITIES

ALFNANSWERS.ORG

GOLF TOURNAMENT | $225.00

stewart

This year's Golf Tournament, sponsored by Stewart, will be played at the West Course at the Broadmoor. Get ready for rolling fairways, multi-level greens, and demanding hazards at the stunning yet formidable West Course. At 6,800 feet, this 18-hole course has more doglegs and steeply-angled greens than the East Course, and offers breathtaking views of both the mountains and Colorado Springs. We will be playing in four man team scrambles, with a shotgun start at 7:30 a.m. on Tuesday July 23. This is a one day tournament; the course will inform you regarding the exact rules upon arrival. No registration required at course, names will be displayed on the carts. Prizes will be handed out for the 1st, 2nd & 3rd placing teams from both days. Contest holes will be: Hole-in-One, Longest Putt, Longest Drive & Closest to the Pin. We recommend bringing your own clubs as the course has limited sets available for rent. Golf club rental is $70 and can be arranged through the ALFN conference registration form. Soft spikes are required. Shoe rental is available for $29 and can be arranged directly with the Broadmoor West Course. Course does not allow bare midriffs, short shorts, cut-offs or denim jeans. Men are required to wear a shirt with a collar. Ladies are required to wear a blouse with a collar or sleeves. Ladies' and men's shorts are to be Bermuda length. Tournament fee covers 18 hole play with cart, range balls, all day bag storage, beverage cart & one sleeve of golf balls. Arrive at course by 7:00 a.m. Conclude play by 12-12:30 p.m.

PIKES PEAK COG RAILWAY | $100.00

One of the most popular tours you can take is an unforgettable trip to the 14,115 foot summit of Pikes Peak! You can sit back, relax and take in the splendors of Colorado as the highest cog railway in the world takes you through hidden valleys, past groves of quaking aspens and over the tundra at timberline. Once on the summit, you will see the same unparalleled vistas which inspired Katherine Lee Bates to write America the Beautiful! Tour includes cog ride, roundtrip motorcoach transportation, taxes and gratuities. Tour will depart from the Broadmoor Main lobby entrance. Tour will last approximately 4.5 hours (3.5 hour tour length, 1 hour drive time).

AIR FORCE ACADEMY & GARDEN OF THE GODS TOUR | $100.00

The USAFA is set against the Rampart Range of the Rock Mountains, providing a beautiful setting for this 18,000 acre property that houses over 4,000 cadets. You will see the Visitor's Center, an authentic B-52 and the world-famous Academy Chapel. The Academy is the most visited of all man-made attractions in the state of Colorado! Leaving the Academy, you will head southwest to the Garden of the Gods, one of the most breathtaking scenic spots in the state. Once prime hunting grounds for the Ute Indians, this part offers a taste of Colorado's colorful history combined with stunningly beautiful scenery. Tour includes 18 minute video at USAFA, USAFA Chapel, driving tour of Garden of the Gods, stop at Trading Post, roundtrip motorcoach transportation, taxes and gratuities. Tour will depart from the Broadmoor Main lobby entrance. Tour will last approximately 4.5 hours (3.5 hour tour length, 1 hour drive time).

HIGH COUNTRY JEEP TOUR | $145.00

Those who seek a more rugged jeep experience are sure to enjoy this tour! You will travel in custom-made open air 4x4 jeeps on dirt roads and trails high in the mountains of the Pike National Forest. As you cross alpine meadows and rushing streams, you will experience vistas of indescribable beauty laid out before you, each one more breathtaking than the last. Cameras are a must to capture the incredible scenery! Tour includes jeep adventure, guide, transportation, beverages, applicable taxes and gratuities. Will depart via jeeps at 9:00 a.m. outside of the Broadmoor Main lobby entrance. 3 hour tour length.

SCHEDULE OF 2013 GROUP ACTIVITIES

Tuesday, July 23

7:30 a.m. - 12:30 p.m
Golf Tournament

8:30 a.m - 1:00 p.m.
Air Force Academy & Garden of the Gods

8:30 a.m - 1:00 p.m.
Pikes Peak Cog Railway

9:00 a.m - 12:00 p.m.
High Country Jeep Adventure

IMPORTANT NOTICE ABOUT NETWORKING ACTIVITIES

There will be limited to no opportunity for activity time switches or sign-ups onsite at the conference so attendees must register for off-site group networking activities during their online registration process or by contacting Matt Bartel directly at mbartel@alfn.org.

Sponsorships of group networking activities are available on a first-come, first-served basis. To inquire about available sponsorship opportunities for group networking activities or in any other capacity related to ANSWERS, its sessions, events, or distributed items, please contact Matt Bartel at mbartel@alfn.org.

SIGN-UP AT ALFNANSWERS.ORG

NOW FOR THE ANSWERS YOU'VE BEEN WAITING FOR.

This year's education content is packed with interactive roundtables, open forums, general and breakout sessions all designed to give you the answers you're looking for. Use the key below to plan which sessions to attend and where you want to spend your time networking, learning and sharing. This year's ANSWERS is categorized into five key educational tracks: Regulatory Compliance; Industry Hot Topics; Trends; Business Development; and Information Technology.

REGULATORY COMPLIANCE

HOT TOPICS

TRENDS

BUSINESS DEVELOPMENT

INFORMATION TECHNOLOGY

MEMBERS ONLY

SESSION DESCRIPTIONS

SUNDAY, JULY 21

ALFN LEGAL SERVICES COMMITTEES SUMMIT
Sunday, July 21

ALFN COMMITTEES ROUNDTABLE

Committee Members Only

Sunday, July 21 | 10:00 - 11:00 a.m. | Broadmoor Hall DE

Part One of the ALFN Legal Services Committees Summit includes the first 2013 face-to-face meeting of ALFN's committee members. In this members-only roundtable session, committees will discuss their efforts year-to-date and strategize year-end goals.

ALFN COMMITTEES UPDATE

ALFN Members Only

Sunday, July 21 | 11:15 - 12:15 p.m. | Broadmoor Hall DE

Part Two of the ALFN Legal Services Committees Summit is open to all ANSWERS attendees. This open session includes a panel discussion on how committee activities can drive the ALFN mission and provide member, industry and client value. Learn about ongoing and future committee activities and ways to get involved.

ALFN ATTORNEY-TRUSTEE MEMBER ONLY SESSIONS
Sunday, July 21

ALFN ORGANIZATIONAL UPDATES

ALFN Attorney-Trustee Member Only Session 1

Sunday, July 21 | 2:00 - 3:00 p.m. | Broadmoor Hall DE

Hear the ALFN leadership report organizational achievements experienced throughout the year, an outlook of key projects under development, committee and group updates and other organizational items important to ALFN members.

OPEN FORUM AND ROUNDTABLE DISCUSSIONS

ALFN Attorney-Trustee Member Only Session 2

Sunday, July 21 | 3:15 - 4:15 p.m. | Broadmoor Hall DE

This session will be an open floor to ALFN members to ask questions, give feedback and recommendations and discuss general industry topics with each other. Attendees will work together in small groups to enhance the ability to develop solutions to the issues facing mortgage banking professionals and how the organization can continue being effective in representing the needs of its members.

Ht Bd

CRISIS IMPACT: LEGAL ETHICS & RELATED ISSUES

ALFN Attorney-Trustee Member Only Session 3

Sunday, July 21 | 4:30 - 5:30 p.m. | Broadmoor Hall DE

In this panel presentation hear experienced in-house attorneys with major mortgage servicers explore the ethical and practical dilemmas facing attorneys representing mortgage servicers and lenders in court proceedings, mediations and arbitrations. Learn how the foreclosure crisis has impacted decision-making and walk through hypothetical situations where the Rules of Professional Conduct are implicated. Most important: take away strategies on how to handle disagreements between attorneys and clients on issues relating to standing, compliance with pre-suit notice requirements, and legal and ethical issues that arise where local court rules require the attorney to certify client data.

CONTINUED:
ALFN ATTORNEY-TRUSTEE MEMBER ONLY SESSIONS
Sunday, July 21

GENERAL SESSIONS
Monday, July 22

Ht Tr Rc

THE CFPB: WHERE ARE WE TODAY?

General Session 1

Monday, July 22 | 9:00 - 10:30 a.m. | Broadmoor Hall B

This updated session on the Consumer Financial Protection Bureau (CFPB) provides an overview of the Agency's regulatory efforts to date and how its efforts are affecting mortgage servicers and attorneys. Learn specifics about CFPB audits and tips for preparing, analysis of the Agency's complaint database and an update on the Mortgage Servicing Rules. Most important: what to expect and do before the January 2014 implementation.

CONTINUED:
GENERAL SESSIONS
Monday, July 22

HERE & NOW - WHERE ARE WE GOING?

General Session 2

Bd Rc Tr

Monday, July 22 | 10:45 - 12:15 p.m. | Broadmoor Hall B

The "Here and Now" is all about balance. This general session drills down on important issues when competing interests intersect. Discuss the demands on servicers and attorneys under the new GSE servicer governance model; how do servicers and their attorney's best maintain a balanced but successful approach to conforming to the new GSE standards; how to balance the new CFPB National Servicing Standards and current GSE expectations; and most important: how do servicers and counsel meet new demands for service level with the existing fee structures?

IMPLEMENTATION OF THE NATIONAL MORTGAGE SETTLEMENT IN BANKRUPTCY CASES

General Session 3

Ht Rc Tr

Monday, July 22 | 1:45 - 3:15 p.m. | Broadmoor Hall B

This panel of judges and servicers discusses the implementation of the national mortgage settlement by mortgage servicers in bankruptcy cases. Also learn about related issues servicers, attorneys and judges are having with the changes being implemented such as the right to foreclosure language and supplemental declarations in support of motions for relief from stay. In addition, this timely panel will discuss the national Chapter 13 plan and rule changes being proposed by the Bankruptcy Rules Committee due for Public Comment in August, 2013.

Tr Bd Ht

CONTINUED:
GENERAL SESSIONS
Monday, July 22

HOT TOPICS IN FORECLOSURE AND LITIGATION

General Session 4

Monday, July 22 | 3:30 - 5:00 p.m. | Broadmoor Hall B

Come hear foreclosure attorneys discuss the industry's current hot topics such as practical implications in the new regulated world, super-liens in member states, litigation best practics and strategies, and also: where is the CFPB now and how it is affecting lenders, servicers and law firms. Topics will be up-to-the-minute based on the latest developments and key future projections, but will include all the key questions important to today's mortgage servicing professional.

ROUNDTABLE SESSIONS
Tuesday, July 23

Tr Ht

JUDICIAL STATES: AN EXAMINATION OF FORECLOSURE DELAYS & ROADBLOCKS

Roundtable Session 1

Tuesday, July 23 | 3:00 - 4:00 p.m. | Broadmoor Hall C

This session explores and examines the roadblocks and causes of lengthy delays in the foreclosure process over the last 12-18 months in judicial states. These delays, whether strategic, legislated or mandated have all contributed to the log-jam of distressed properties and foreclosure actions "on hold". Panelists discuss why and how certain mandates and tactics can cause delays, and review the effects of such delays on law firms, servicers, borrowers, communities and the housing economy in general.

CONTINUED:
ROUNDTABLE SESSIONS
Tuesday, July 23

PRIORITY LIENS: PROTECTING A LENDER'S MORTGAGE INTEREST & HOA IMPLICATIONS

Roundtable Session 2

Ht Bd Tr

Tuesday, July 23 | 3:00 - 4:00 p.m. | Broadmoor Hall D

Super/Priority Lien statutes are the single biggest emerging threat to lenders today due to confusion about priority legislation. This session focuses on the fundamentals of what a Super/Priority lien is; how it is prosecuted and defense tactics the lender can utilize to not only protect its mortgage, but mitigate costs and expenses in the process. Learn about various enforcement processes in different regions of the country and hear the panel discuss best practices for lenders to identify Super/Priority Lien issues early and resolve them before significant legal costs are incurred. This session also touches upon the lender's rights, litigation, preserving the state of title, redemption and the challenges of managing HOA and condo association dues throughout the default lifecycle.

USING TECHNOLOGY TO NAVIGATE THE NEW REGULATORY LANDSCAPE IN DEFAULT SERVICING

Roundtable Session 3

Rc Bd iT

Tuesday, July 23 | 3:00 - 4:00 p.m. | Broadmoor Hall E

In order to ensure compliance with new regulatory oversight, default servicers must fully centralize their servicing workflow management processes. Technology platforms should be capable of handling the added weight of these new regulatory guidelines. For instance, servicers in 2013 will be encouraged to use single points of contact (SPOC) to better handle complexities in fielding borrower inquiries and loan information correspondence. This panel discussion will address the operational considerations that default servicing organizations are facing, and how the next era of technology will be key in addressing and maintaining strict compliance. Industry experts will discuss newer strategies to implement and how they measure to traditional methods. Such as:

- Advantages of a unified technology platform versus multiple applications over a disparate framework;
- Centralized technology offerings to provide access and support for customers;
- Technology footprint reduction with comprehensive, end to end solutions;
- Built-in business rules engines capable of accessing all data and modifying workflow accordingly;
- Mitigating financial impacts associated with bankruptcy, foreclosure and REO processing.

THIRD PARTY VENDOR MANAGEMENT

Roundtable Session 4

Tr Bd iT

Tuesday, July 23 | 4:15 - 5:15 p.m. | Broadmoor Hall C

Learn how to audit, certify, hire and maintain vendors that have infrastructure in place to assure quality and minimize risk. This panel explores the expectations and costs of audits, vetting of firms, report cards and maximization of firm referral volume as it relates to performance. Also covered are SLAs and the high risk that they pose for servicers, including the amount being paid to law firms to meet the requirements associated with the SLAs.

CONTINUED: ROUNDTABLE SESSIONS
Tuesday, July 23

TITLE CHALLENGES IN REO TRANSACTIONS

Roundtable Session 5

Ht Bd

Tuesday, July 23 | 4:15 - 5:15 p.m. | Broadmoor Hall D

This session covers the default title space and how to overcome title challenges in REO transactions. The challenges faced by law firms, the REO curative process, and the regional issues faced when trying to close REO transactions will be explored by panel experts with a focus on solutions and best practices.

MAKING MEDIATIONS AND OTHER STATUTORY IMPOSITIONS WORK FOR YOU

Roundtable Session 6

Tr Bd

Tuesday, July 23 | 4:15 - 5:15 p.m. | Broadmoor Hall E

Get legal and practical information on mediations and how servicers can best utilize mediations to further their servicing goals. Also discussed: various state legislation that attempts to help borrowers resolve delinquencies and a frank analysis of their impact. This will include CA SB900, part of the CA Homeowners Bill of Rights affecting default servicing and foreclosure, and Oregon's SB 1552, which created a foreclosure mediation program. The panel will also discuss Nevada's AB 284 and its continued impact on Nevada foreclosures.

GENERAL SESSIONS
Wednesday, July 24

FROM COAST TO COAST: HOT TOPICS IN LITIGATION

General Session 5

Bd iT Ht

Wednesday, July 24 | 9:00 - 10:30 a.m. | Broadmoor Hall B

Learn from litigators with years of courtroom experience who will discuss the latest trends in mortgage litigation across the country. These panelists will look outside typical judicial foreclosures to provide information and tips regarding those suits where servicers, lenders, investors and GSEs have real exposure. The panel will discuss PSA Violation Defenses suits attacking MERS, HAMP and loan modifications as well as the trend by courts to judicially legislate foreclosure procedures leading to lawsuits affecting foreclosure and eviction. Panelists will provide information on successful defenses to litigation threats and ways to minimize exposure and legal spend.

THE FINE PRINT

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QUESTIONS?

Contact us.

American Legal &
Finanical Network (ALFN)

12400 Olive Blvd., STE 555
St. Louis, MO 63141
Phone: 636-257-4500
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For additional information about ANSWERS 2013, please visit:
www.ALFNANSWERS.org

For additional information about the ALFN, please visit:
www.ALFN.org

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Important Registration Information:

Please complete your conference registration (deadline June 21) and your room reservation (deadline June 28) by accessing the online registration portal at ALFNANSWERS.org.

Registration Fees

Includes conference notebook materials, refreshment breaks, one lunch, three breakfasts and three cocktail receptions. Servicers only will also receive one complimentary group networking activity registration. Others may register and pay separately for group networking activities.

$495 **Servicer, Government Agency, Lender, Bank or Credit Union. ANSWERS offers a Servicer Scholarship for applicable individuals. Please complete the application at ALFNANSWERS.org/servicer-scholarship.html**

$1150 **ALFN Attorney/Associate Member, Bankruptcy Trustee or Rating Agency**

$495 **Credit Counseling Agency, Judicial Branch Member, Appointed or Elected official**

$795 **Spouse or Guest |** Registration for a Spouse or Guest who is attending with a registered attendee and who wants to participate in the group meals & evening receptions. May also attend the group networking activities at an additional cost. Spouse or Guest should not be an ALFN member or employee of an ALFN member. Includes attendance to all group breakfast, lunch and cocktail receptions functions.

Room Reservations | The Broadmoor

You must be a registered attendee of the conference to obtain a room, anyone reserving a room without a conference registration will have their room reservation cancelled. The name on your room reservation must match the name of the registered conference attendee. If booking multiple rooms, each room should be booked under a different conference attendee name. Use the individual conference attendees name for each room and not the same name for all.

Please contact the Broadmoor prior to June 28, 2013 to make your room reservations in the discounted conference room block at $279/night. The group discount rate is available from July 19-26 depending on availability. Reserve online at https://resweb.passkey.com/go/alfn13 or reserve your room by phone by calling 800-634-7711. Be sure to mention you are with the American Legal & Financial Network (ALFN) Conference.

Attendee CLE Credit

This program has been submitted for CLE credit in every state that has a mandatory CLE requirement. Individual state requirements vary and it may not be possible to obtain CLE credit in every state.

Transportation

Airport Recommendations: Denver International Airport (DEN). Ground Transportation: Car Rentals, Taxis , Limos, Sedans and Airport Shuttles can also be utilized. View the ground transportation options at www.ALFNANSWERS.org/transportation-options.html

ANSWERS

IT'S TIME TO GET SOME.

THE 11TH ANNUAL ALFN LEADERSHIP CONFERENCE

- THE MORTGAGE SERVICING & REGULATORY COMPLIANCE EVENT OF THE YEAR -

REGISTRATION NOW OPEN AT ALFNANSWERS.ORG

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YOU'VE GOT QUESTIONS. WE'VE GOT ANSWERS.

Early registration closes June 21

AND SPECIAL THANKS TO . . .

ALFN would like to thank the Annual Conference Committee members for their time and effort in planning this year's event:

Chair | Kim Hammond, Esq. of Keith D. Weiner & Associates Co. L.P.A.

Committee Members:

Brian McGrath | ProVest
Clay Cornett, Esq. | Attorney At Law
Colleen Beckett | Kozeny & McCubbin, LC
Jerry Azure | BSI Financial
Joan Brodsky, Esq. | Cenlar FSB
Kathy Feeney | The National Firm
Kathy Holmes | The National Firm
Michelle Gilbert, Esq. | Gilbert Garcia Group, PA

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