



OriginatorConnect 2019

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UWM

UNITED WHOLESALE MORTGAGE

CONFERENCE GUIDE THURSDAY, AUGUST 15

PRESENTING SPONSOR

UWM

UNITED WHOLESALE MORTGAGE

10:00 a.m. - 3:00 p.m.

This pre-conference workshop is free, but seating is limited and pre-registration is required.

PRE-CONFERENCE WORKSHOP OPEN TO ALL ATTENDEES

10:00 a.m. - 3:00 p.m. BUILD-A-BROKER (SEPARATELY TICKETED)

Join us for a special day designed to help originators who want to open their own broker business, or for brokers who want to find better ways to run their company. This day is designed to show you the basics of setting up your business – from how to rent space, to what accounting programs are recommended – and will also cover topics including choosing your loan origination systems, how to pick a CRM system, and more.

SPONSORED BY

Quicken Loans[®]
Mortgage Services

10:00 a.m. - 11:00 a.m.



BROKERAGE 101 (Melrose 3 & 4)

This roundtable discussion will focus on the foundation for establishing your business, including experienced mentors on:

- How to lease office space that will grow with you, but not break the bank
- Choosing an accounting program and payroll provider
- How to determine whether your workers are employees or independent contractors
- How to furnish your space on a budget
- What's the right corporate form (LLC v. Corp.) for your State Licensing Support

11:00 a.m. - 12:00 p.m.

GETTING THE TECH ADVANTAGE (Melrose 3 & 4)

We're gathering a panel of technology providers to discuss innovative tech tools you can use to set your brokerage up for success. You'll learn about marketing automation, finding better LOS systems, tracking and mobile tools that will dramatically increase your brokerage's effectiveness, reduce your administrative burden, and help attract the best talent.

1:00 p.m. - 2:00 p.m.

ESTABLISH A COMPETITIVE ADVANTAGE WITH A VARIED PRODUCT LINEUP (Melrose 3 & 4)

Few brokerages can fully grow without offering more than the standard-vanilla residential home mortgage. We're bringing in product experts and broker practitioners to discuss a bevy of diverse products that you can add to your lineup as you create your broker shop. We'll discuss the pros and cons of Non-QM loans, Reverse Mortgages, Fix-and-Flip loans and more.

2:00 p.m. - 3:00 p.m.



BROKERAGE 102 (Melrose 3 & 4)

This roundtable discussion will focus on additional foundational issues for establishing your business, including experienced mentors on:

- Policy and Procedures that a company should have - including BSA/AML, Sexual harassment,
- Marketing and Compliance - under RESPA, TILA, Reg. N, the CFPB, getting leads, co-marketing with Realtors etc.
- Compliance training, audit and testing

Presented by **Tyna-Minet Anderson** of Mortgage Educators & Compliance

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CONFERENCE GUIDE

FRIDAY, AUGUST 16

11:00 a.m. - 3:00 p.m.

SEPARATELY
TICKETED
Free, but advance
registration required

SUCCESS TRACK: GET YOUR LOS AND PROCESSORS TRAINED, FOCUSED AND READY TO TAKE PRODUCTION TO THE NEXT LEVEL (Melrose 3 & 4)

Here's a solution to one of the biggest problems in our industry: getting new originators and processors up to speed quickly, efficiently and comprehensively. When you're already busy meeting your origination goals, finding the time and resources to train is often difficult.

That's why Originator Connect has teamed up with United Wholesale Mortgage to bring UWM's innovative Success Track program to Planet Hollywood. This special immersive experience will give new mortgage professionals an in-depth crash course in what they need to know to jump start their careers, and to get them quickly adding to the production pipeline. Click here for a syllabus of what will be covered. And then be sure to sign up for this complimentary pre-conference training event when you register for the show. It's sure to be one of the most valuable elements of the Originator Connect experience!

Success Track
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NMLS Class
SPONSORED BY



NMLS LICENSE RENEWAL CLASS (Wilshire Ballroom)

David Luna, President, Mortgage Educators and Compliance

CONCURRENT SESSIONS: 3:15 p.m. - 4:00 p.m.

3:15 p.m. - 4:00 p.m.

UNDERSTANDING & DEALING WITH NEW TRANSITIONAL LICENSING RULES (Melrose 3 & 4)

Congress passed the Transitional License rule that will allow originators to make an application for doing loans out of your current license state (your company has to be licensed in the additional state already) and to do business there while your license is being approved, for a period of 120 days. This goes into effect on November 24th of this year. Join us at this session that will include experts in this field who will discuss the who, what, where, when and hows of this new rule and what it means for you and your company. Moderated by Originator Connect Network Chairman **Don Frommeyer**, panelists include **Kelly O'Sullivan**, Deputy Commissioner & Legal Counsel for Montana Banking & Financial Institutions and NMLS Policy Committee Chair; **Bill Young**, Vice President of the Conference of State Bank Supervisors; and **Bob Niemi**, CMB, Senior Advisor – Bradley, and former Ohio Regulator and NMLS Ombudsman.



HOW TO LEVERAGE PRIVATE MONEY BRIDGE LOANS TO INCREASE YOUR FUTURE LOAN VOLUME (Celebrity 5)

Private money bridge loans are an increasingly popular option for getting borrowers into a home with a short term, private money loan, setting up conventional lenders for the take out refinance. There are many scenarios where borrowers are unable to get conventional financing on a purchase. **Mark Hanf**, CEO of Pacific Private Money will show you how a bridge loan helps borrowers:

- Buy before selling their departing residence (move up buyers, retirees on fixed income moving down)
- Borrowers with short term credit or employment or funds seasoning
- Pacific Private Money is one of only a small number of private lenders in California that makes CONSUMER, OWNER-OCCUPIED private money loans

A private money bridge loan can be a short term solution, with your conventional refinance loan being their exit, making you the hero to your borrower or Realtor.

SAVE MONEY, CLOSE MORE LOANS WITH FREE VOA IN POINT (Wilshire Ballroom)

Issue higher quality pre-qual letters, provide more value to your borrowers, and differentiate yourself in a competitive marketplace with free VOA built into Point! That's right – free. Calyx pays the upfront fee directly to FormFree, so you don't have to. Join Calyx and representatives from FormFree and Freedom Mortgage to discover how to:

- Deliver an easy, seamless, digital experience, while eliminating repeated borrower provisions of docs throughout the loan process
- Gain the advantages of a VOA that automatically updates throughout the process at no cost to you
- Bring your borrowers closer to their dreams of homeownership while closing more loans, faster, with free VOA in Point.



CONFERENCE GUIDE

FRIDAY, AUGUST 16

4:15 p.m. - 5:15 p.m.



OPENING KEYNOTE PRESENTATION

CASEY HURBIS *Rocketing To Success:*

Reach For The Sky, But Stay True To Your Roots (UWM Main Stage)

For most consumers, mortgages are a commodity. That's why mortgage originators and lenders need to be more than just "the best rate." How do you adapt to technological and social change? How do you stay ahead of the curve, become more than a commodity provider, and bring real value to your borrower base? That's what going to be critical to being the best in the business. So come learn from someone who's already done that, who knows how to re-define the game and how to radically adapt for success.

Quicken Loans started as a three-person brokerage. By 2018, Quicken became America's largest residential mortgage lender. Quicken Loans' growth comes in the face of the effects of rising interest rates on the economy. And it accomplished this by staying true to its core differentiators: culture, investing in people, leading technology and customer experience. Now, hear from **Casey Hurbis**, Quicken's Chief Marketing Officer, how Quicken Loans stays true to its brand, changed an industry with the first completely online and fully personalized mortgage experience – and did it all while recognizing that it needs to help its community grow if it's also going to succeed. For originators who want to be ready for the future, this is a can't miss keynote.

5:15 p.m. - 6:30 p.m.



RALLY KEYNOTE PRESENTATION

BEN ANDERSON *How To Be A Mortgage Rockstar* (UWM Main Stage)

If you want to be a mortgage superstar, you don't want to miss this exciting, rollicking opening keynote that will spur you to bigger sales. If you're serious about making a change, dedicating yourself with 100% effort, then get ready for a full immersion into changing your business. Today is all about adapting and surviving. Come to this session to learn the mental side of succeeding, awareness on what is changing, and how to add high octane to your media, marketing and lead gen. We'll also look to see how brokerages are looking how to survive with practical application, and exactly what successful originators have done to save their careers.

Learn from **Ben Anderson**, a superstar originator who has closed more than \$3 billion in his career, and is ranked in the top 15 originators in the nation. Point by point, you'll learn how to create a CEO mindset, and elevate your game!

7:00 p.m. - 9:00 p.m.

WELCOME RECEPTION & CELEBRATION: Carnaval De Las Cabañas

OPENING NIGHT FESTIVAL • AUGUST 16 • 7:00 – 9:00 P.M. • PLANET HOLLYWOOD PLEASURE POOL DECK

CARNAVAL DE LAS CABAÑAS

AMERICAN IDOL
AMERICAN IDOL WINNER
NICK FRADIANI

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MUSIC, FOOD & CELEBRATION

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CONFERENCE GUIDE

SATURDAY, AUGUST 17

9:00 a.m. - 6:00 p.m.

IDEA LAB

Originator Connect
Planet Hollywood
Melrose 1 & 2
Las Vegas, NV
Saturday, August 17, 9:00 a.m. - 6:00 p.m.

Boost your marketing efforts at our industry-first event

QLMS / STRONGER TOGETHER

IDEA LAB AGENDA

- 9:00am - QLMS Marketing Idea Lab open
- 9:30-9:45am - Email Best Practices with Katy Morrison
- 10:30-10:45am - Website and SEO with Chelsea Figurski
- 11:30-11:45am - Social Media with Ashley Craig
- 12:30-12:45pm - Email Best Practices with Katy Morrison
- 1:30-1:45pm - Website and SEO with Chelsea Figurski
- 2:30-2:45pm - Social Media with Ashley Craig
- 3:30-3:45pm - Email Best Practices with Katy Morrison
- 4:30-4:45pm - Website and SEO with Chelsea Figurski
- 5:30-5:45pm - Social Media with Ashley Craig
- 6:00pm - QLMS Marketing Idea Lab Close

9:15 a.m. - 10:00 a.m.

CONCURRENT SESSIONS: 9:15 - 10:00 a.m.

DEATH BY CLICHE, AND OTHER BUSINESS BUZZWORDS (Melrose 3 & 4)

Don't Build Your Business Off Of Something You Read On A Bumper Sticker! Join **Steve "That MI Guy" Richman** for a fast-paced and tactic-filled session that explores – and explodes – common business clichés and how they need to be changed to be relevant in today's evolving market. But we won't stop simply at the exploration of these concepts and buzzwords. We will lay out actions that you can take today to update your mortgage origination business plan, improve communications and differentiate yourself from the competition. Topics include:



HOW TO MAKE SMALL BALANCE LOANS BIG BUSINESS (Celebrity 5)

With a slowdown in the traditional purchase market, it's time to start thinking about providing investment property loans for residential 1-4, multi-family, mixed-use and small balance commercial properties. By focusing more on the property's value and revenue-generating potential rather than the borrower's personal income and credit, asset-based investment property loans enable originators to meet the unique needs of real estate investors who are tough to qualify, including W-2 employees, self-employed entrepreneurs and small business owners. Because every borrower, even the extraordinary ones, deserves an opportunity. Presented by **Jason Hays** of Velocity Mortgage Capital.



MAXIMIZE YOUR SOCIAL MEDIA ACTIVITY AND RETURN AT THE BEST RATE FOR YOUR BUSINESS (Wilshire Ballroom)

Attendees will learn how to maximize their online attention using their Social Media accounts, generating new leads while eliminating credit report cost! This is a must-see event that delivers solutions on multiple fronts...

- Increase Sales and Marketing on line
- Maximize and grow your Social Media following across multiple accounts with very little effort
- Increase your website's traffic using Social Media to generate leads and sales.
- Lower Cost on your Marketing Budget and Credit reports



Presented by **Ben Derouchie**, Sr. Account Executive, Avantus and **Chris Carter**, President, Market Focus

10:15 a.m. - 11:00 a.m.

CONCURRENT SESSIONS: 10:15 - 11:00 a.m.

Boost Your Business With Fix-and-Flip Loans And Private Lending (Melrose 3 & 4)

With home flipping in the U.S. at a 10-year high, there has never been a better time to expand your product offerings. Private lending offers lucrative options for fix & flip deals and other real estate investing scenarios that don't fit traditional guidelines. In this session, Jeffrey Tesch, RCN Capital Managing Director & Private Lending Expert, will teach you how to:

- Identify profitable solutions for some of your most commonly overlooked leads
- Leverage fix & flip loans and other private lending products to make more money now
- Best present yourself and your borrower to a private lender



Will Technology Kill The Independent Mortgage Broker? (Celebrity 5)

Only an open and honest exchange of ideas to improve your business should be expected! Learn how you can "surpass your competition" by doing more loans with technology instead of becoming obsolete. Be ready to hear the "Whole-Tale" of Wholesale Lending!



Making Mortgage Marketing Work (Wilshire Ballroom)

Join **Tom Shaw** from ElevenX Marketing on what mortgage companies and brokers need to do to insure marketing that's cost-effective, efficient and that measurably drives results.



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CONFERENCE GUIDE

SATURDAY, AUGUST 17

11:15 a.m. - 12:00 p.m.



KEYNOTE PRESENTATION NIMA GHAMSARI

Can The Mortgage Of The Future Be Approved In One Tap? (UWM Main Stage)

Mortgages are building toward a more transparent and frictionless future where lending transactions happen in one tap. So what does that future look like, especially for mortgage brokers and loan originators? What role will they continue to have in a digital future? Joining Originator Connect is **Nima Ghamsari**, founder and CEO at Blend, which now routinely processes nearly \$2 billion in loans every day in partnership with more than 150 lender customers. Learn how Nima and his team are working with lenders to rethink the origination process for consumers and loan teams, and how technology enables originators to focus on building relationships and providing stellar service, rather than document collection and data entry. Nima will also discuss the steps we need to take together as an industry to usher in this new era of simple, transparent transactions and move toward "one tap" approvals.

12:00 p.m. - 6:00 p.m.

EXHIBIT HALL OPENS

12:30 p.m. - 1:15 p.m.

CONCURRENT SESSIONS: 12:30 p.m. - 1:15 PM



From Search To Sold: The Modern Client Journey (Melrose 3 & 4)

Cameron Tolman, Podium's Senior Director of Sales—Professional Services, will be discussing how to win clients and build loyalty while client expectations rapidly increase. Discover the impact local search rankings, reviews, and seamless digital tools have on creating a positive experience for your clientele from search to sold.

Product Showcase: FocusIT (Celebrity Ballroom 5)

Join FocusIT for a brief demonstration of how they help mortgage pros create profitable businesses with their top rated hosting and efficient pipeline management solutions, including Pulse Mortgage CRM, Hosted PointCentral and SecureShare.

1:30 p.m. - 2:15 p.m.



KEYNOTE PRESENTATION MAT ISHBIA

From #15 to #1 - Don't Just Compete, Dominate (UWM Main Stage)

What is the obvious next step for a former Michigan State basketball walk-on, three-time Final Four attendee, assistant coach, and 2000 NCAA champion? How about growing an unknown, 12-person Michigan-based wholesale mortgage company into the #1 wholesale lender and #2 purchase lender in the country for four consecutive years with over 3,000 team members? UWM President/CEO **Mat Ishbia** will share how he has accepted challenges, seized opportunities and never let his competitors' decisions influence the path for himself or his company. He will discuss how to dominate your business by thinking differently, executing with a growth-mindset, and never relaxing.

2:30 p.m. - 3:15 p.m.

CONCURRENT SESSIONS: 2:30 p.m. - 3:15 PM



Systems for Success: Building the Perfect Workflow Process & High Performance, High Capacity Teams (Celebrity Ballroom 5)

You want your team to succeed, but for that to happen you need the right structure and processes in place so everyone can deliver their best. It's all in the process. How will machine learning and artificial intelligence shape our future? **Adam Batayeh**, President of Lodasoft, will help you apply this to the mortgage business as the best tips and tricks are revealed in leveraging people, process, and technology to create the perfect playbook for repeatable and sustainable business in an ever-changing market.



Grow Outside The Box Using Non QM (Melrose 3&4)

With the refi market drying up and overall originations expected to be lower this year, lenders are being forced to find new ways to produce volume. With growth potential of over \$100 billion in annual originations, lenders who avoid the non-agency market do so at their own peril. By offering non-agency products, lenders can break into an untapped market, increase their reach and help millions of underserved American homebuyers find a mortgage that fits their needs – ultimately growing their business. Presented by **Eric Morgenson** of Angel Oak Mortgage Solutions.



Untapped Opportunity - Rental Loans (Wilshire Ballroom)

Why it's smart to shift your focus to serving real estate investors using commercial loans and how to underwrite their deals. If you're like most originators, you may be wondering how you can stay afloat while refinances and overall originations continue to sink. The good news is you can make a shift that may not only keep your head above water, but help you make MORE money than you did in the retail market. Presented by **Matt Matza** of Visio Lending.

CONFERENCE GUIDE

SATURDAY, AUGUST 17

3:15 p.m. - 4:00 p.m.

CONCURRENT SESSIONS: 3:15 p.m. - 4:00 PM



Finding Opportunity In Reverses (Wilshire Ballroom)

Are you prepared for one of the fastest growing origination opportunities? Loan origination activities for 2019 continue to reflect the fastest growing homeowner demographic, as 10,000 or more Americans reach age 62, needing specific retirement planning and resource tools as components to a financial longevity strategy. Today's Home Equity Conversion Mortgage will be one of those important components for many. Are you prepared to address the lending needs of older Americans with loan programs, product education, staffing and a marketing plan? Do you need to fast track this demographic to increase your potential growth and marketshare objectives? Let's expedite the discussion and begin a pathway to this growing origination opportunity. Presented by **Ralph Rosynek**, SVP of Moneyhouse.



All For Home – Expand Your Business Opportunity With Today's Homebuyer And The Borrower Of The Future (Melrose 3&4)

Learn how you can drive efficiency in your loan origination workflow and meet the needs of trending borrower populations. Freddie Mac is delivering solutions that can help cut costs, save time and serve growing borrower segments. Innovative product and business solutions that leverage our insights, data and technology – developed in partnership with our clients to deliver the most value to their business. Join **Tom Smith**, Loan Advisor Technology and Integration Manager and **David Mendez**, Affordable Lending Manager of Freddie Mac to arm yourself with critical information from a trusted partner. All in. All of us. All For Home.



Decision-Making: Selecting Technology As A Small to Mid-size Lender (Celebrity Ballroom 5)

Join **Bryan Traeger**, Head of Partnerships at digital mortgage-provider Maxwell, and **Chris Ledwidge**, EVP of Retail at theLender – a SoCal-based growing lender in the space – as they discuss the intimidating process of implementing the right technology in your process today.

During the discussion, they will cover:

- Finding and Selecting Technology
- Vendors vs Partners: Your Choice
- Integrations and Efficiency Gains
- Launching and Driving Adoption
- Calculating ROI

4:00 p.m. - 5:00 p.m.



KEYNOTE PRESENTATION JEFF HAVENS

Uncrapify Your Life! (UWM Main Stage)

The award-winning Uncrapify Your Life! keynote is a masterstroke of reverse psychology. Promising to give audiences permission rather than advice, Uncrapify Your Life! will 'encourage' your team to employ the MYFABMOFA plan (come to the session to find out what that means!) for a hysterical study in exactly how not to talk to others. You'll laugh harder than you thought possible at a conference keynote before Uncrapify Your Life! brings it all home with a poignant and powerful discussion about how small changes in our communication strategies can often be the most important (and least expensive) way to strengthen relationships, push sales, increase loyalty, and create an unbreakable culture of teamwork and mutual respect.

5:00 p.m. - 6:00 p.m.

Cocktails & Connections Reception Drinks and networking on the Exhibit Floor

8:00 p.m. - 11:00 p.m.

THE SATURDAY NIGHT AFTER PARTY

Join RCN Capital, & Appraisal Nation for: Wagon Wheelin' & Dealin' – the Originator Connect After Party! Mosey on down to the PBR Rock Bar & Grill at Planet Hollywood for a networking event like no other! Enjoy complimentary drinks, small bites, and live music all while networking with attendees and exhibitors from Originator Connect. Try your luck at the mechanical bull with prizes throughout the night for the best riders.

One thing is for sure, it's going to be a buckin' great party! We look forward to seeing you there!



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CONFERENCE GUIDE

SUNDAY, AUGUST 18

9:00 a.m. - 10:00 a.m.

SUNDAY MORNING KICKOFF BREAKFAST

Continental Breakfast at the UWM Main Stage.

10:00 a.m. - 11:00 a.m.

The Election Outlook: We've Never Seen Anything Like This Before **DONNA BRAZILE**, Presidential Election Strategist, Former DNC Chair Fox News Contributor (UWM Main Stage)



The 2020 Presidential Election is shaping up to be a show unlike anything the nation has ever experienced. What will it look like? Will the results serve to help bring the country closer, or drive it further apart? Can politics in this nation be saved? Tough questions, and difficult answers. But there may be few people more qualified to talk about them than **Donna Brazile**. She was the first woman to lead a national presidential election campaign (for Al Gore), and she has also served as chair of the Democratic National Committee during the 2016 presidential elections. Currently she is a contributor to Fox News.

Author of the best-selling memoir *Cooking with Grease: Stirring the Pots in American Politics*, Ms. Brazile is an adjunct professor at Georgetown University, a syndicated newspaper columnist, a columnist for *Ms. Magazine*, and *O, the Oprah Magazine*, an on-air contributor to CNN, and ABC, where she regularly appears on ABC's *This Week*. Her secret passion is acting; she has recently made two cameo appearances on CBS's *The Good Wife*. Ask her and she'll tell you that acting, after all, is the key to success in politics.

11:00 a.m. - 12:00 p.m.

CLOSING KEYNOTE PRESENTATION

JEFF HAVENS **Uncrapify Your Future!**

If you've listened to anyone talk about innovation recently, you've probably heard something along these lines: "The world is changing at a crazy fast rate. Everything you're doing now is about to become obsolete. If you don't come up with some amazing, industry-changing ideas in the next 18 seconds, your business is basically going to disappear. Have a nice day." And if that's the kind of doomsayer message that you and your friends love hearing, then you can stop reading now.

But if you'd like to know that innovation as a simple process that literally everyone is capable of performing, then you might want to listen to *Uncrapify Your Future!* Filled with the trademark wit that has made **Jeff Havens** one of the most in-demand speakers in North America, *Uncrapify Your Future!* will make the process of coming up with new ideas easier and more rewarding than you ever thought possible. Because it turns out that every innovation in every industry – from automobiles to streaming music, coffee cup holders to wartime treaties – follows the same straightforward pattern.

Your mortgage business is always changing, and so you will always need people to anticipate and capitalize on those changes. If you want them to think that being innovative is a daunting task that only a few elites can handle, listen to someone else. But if you want to walk away realizing that we're all capable of greatness, then *Uncrapify Your Future!* is for you.

Oh, and did we mention that it's also hilarious? Well it is. And imagine that – a keynote that's both educational and enjoyable. How innovative!



12:00 p.m.



ORIGINATOR CONNECT ADJOURNS

*Thank you to our sponsors and exhibitors
We look forward to seeing everyone
return in 2020!*

PLANET HOLLYWOOD

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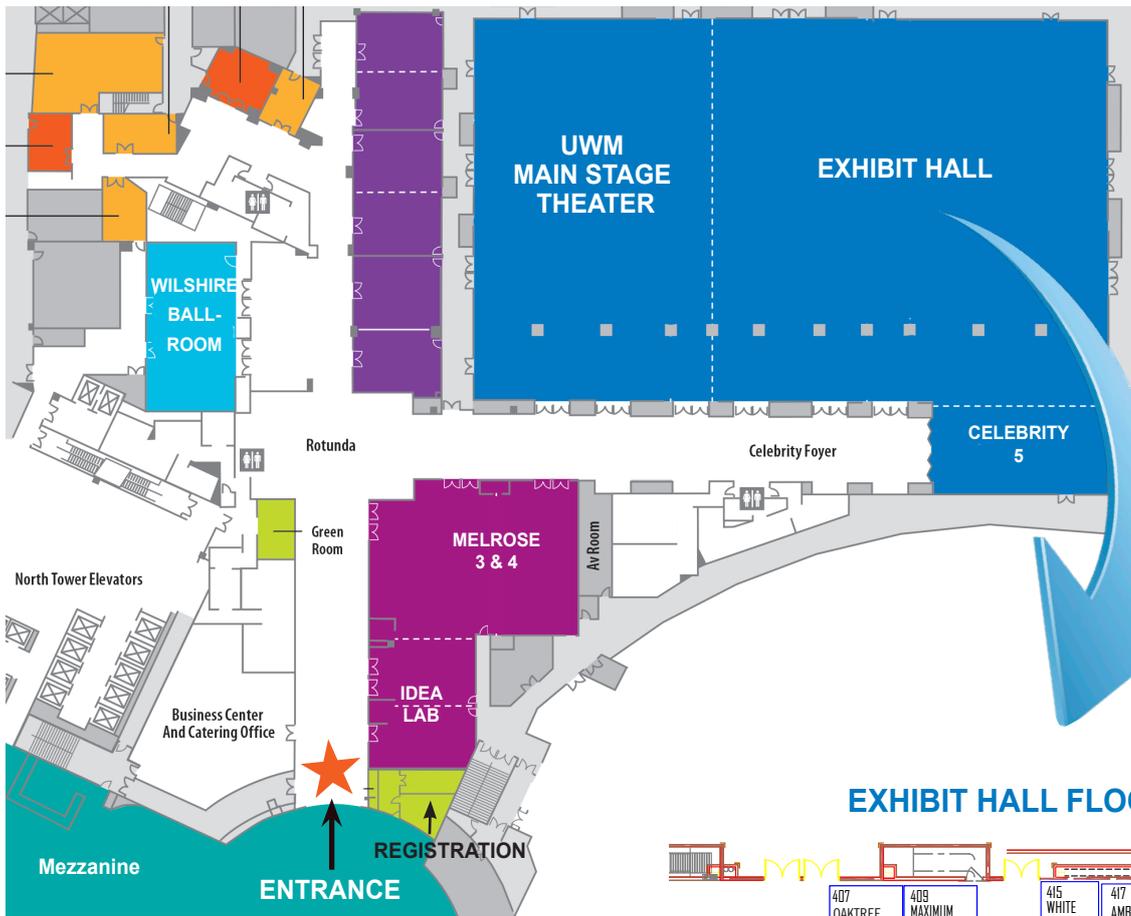
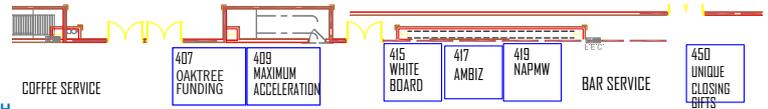


EXHIBIT HALL FLOOR PLAN



COMPANY	BOOTH	COMPANY	BOOTH
ANGEL OAK MORTGAGE SOL.	311	LODASOFT	226
APPRAISAL NATION	404	MAXWELL	214
AVANTUS	304	MONEYHOUSE	207
BEN ANDERSON 365	318	MORTGAGE ED & COMPLIANCE	113
CALIBER	117	OAKTREE FUNDING	407
CALYX SOFTWARE	322	OPEN MORTGAGE	406
CHERRYWOOD	428	PACIFIC PRIVATE MONEY	332
CITADEL SERVICING CORP.	315	PATCH OF LAND	317
DEEPAVEN MORTGAGE	212	PODIUM	115
ELEVENX MARKETING	327	PRIVATE MORTGAGE FUND	307
EPX	319	PRMG	220
EXPRESS COPY	225	RCN CAPITAL	208
FICO LAW FIRM	424	QUICKEN LOANS MTG SVCS	320
FLANAGAN STATE BANK	306	SHARESTATES	308
FOCUSIT	210	SPROUT MORTGAGE	260
FRANKLIN AMERICAN	111	TEMPLE VIEW CAPITAL	402
FREDDIE MAC	223	THE WARREN GROUP	330
FREEDOM MORTGAGE	216	UNITED WHOLESALE MORTGAGE	310
FUNDLOANS	408	UNIQUE CLOSING GIFTS	450
IMPAC MORTGAGE	429	VELOCITY MORTGAGE CAPITAL	410
JCAP PRIVATE LENDING	420	VISIO LENDING	127
LUXURY MORTGAGE CORP.	325	WHITEBOARD	415
		ZINC FINANCIAL	118

COFFEE SERVICE		BAR SERVICE	
407 OAKTREE FUNDING	409 MAXIMUM ACCELERATION	415 WHITE BOARD	417 AMBIZ
419 NAPMW	450 UNIQUE CLOSING GIFTS		
406 OPEN MORTGAGE	408 FUND LOANS	318 ANDERSON 365	319 EPX
407 TEMPLE VIEW CAPITAL	410 VELOCITY	315 CITADEL	317 PATCH OF LAND
404 APPRAISAL NATION	311 ANGEL OAK	420 JCAP	424 FICO LAW FIRM
307 PRIVATE MORTGAGE FUND		322 CALYX	428 CHERRY WOOD
306 FLANAGAN STATE BANK	304 AVANTUS		429 IMPAC MTG
308 SHARE STATES	225 EXPRESS COPY		330 THE WARREN GROUP
310 UWM			332 PACIFIC PRIVATE
207 MONEY HOUSE	222 FREDDIE MAC	BROADCAST PLAZA	260 SPROUT MORTGAGE
210 FOCUS IT	212 DEEPAVEN		
214 MAXWELL	216 FREEDOM		
113 MEC	115 PODIUM		
117 CALIBER	118 ZINC		
		220 PRMG	226 LODASOFT
			127 VISIO

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