In today's ever-changing market, the mortgage industry depends on leadership and vision. To be successful, you need to use your leadership skills to seek out the new opportunities in the mortgage industry - with clients, co-workers, and your peers across the industry. For over 50 years, the Iowa Mortgage Association has helped members by providing leadership and vision, promoting the industry and continually striving to meet the needs of our diverse membership. Building a strong organization improves the industry, increases the knowledge of members and helps you keep up with a changing industry.

The Iowa Mortgage Association is proud to present the 56th Annual Convention, designed to help you be “In Search Of...” Designed to help you become more knowledgeable about the mortgage industry and increase your awareness about pressing issues, the convention is a must for any mortgage professional. This year’s event has sessions on business strategies in a down market, regulatory updates, building networking connections, tools for first-time home buyers and more.

Take the opportunity to network with your peers, explore the products and services available in the exhibit hall and gain perspective from the educational speakers. To discover new opportunities in the mortgage industry, advance your career and profession, use the enclosed registration form and register today!

**Registration**

<table>
<thead>
<tr>
<th>Early Reg. Members</th>
<th>After August 22 Member</th>
<th>Nonmembers</th>
</tr>
</thead>
<tbody>
<tr>
<td>$205/person</td>
<td>$225/person</td>
<td>$275/person</td>
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Registration includes Wednesday’s reception, all general and concurrent sessions, Thursday’s lunch and the President’s Social. Cancellation Policy: Cancellations received by August 21 will be charged a $20 fee. No refunds after August 21.

**Golf Outing**

**Briarwood Golf Course, Ankeny**

Wednesday, Sept. 2 - Shotgun Start at 10:45 a.m.

A golf outing will be held on Wednesday, Sept. 2 at Briarwood Golf Course in Ankeny. The event is a 4-Person Best Shot format so get your squad together for a day of fun. The golf package includes green fees, 1/2 cart rental, box lunch and prizes. Instructions begin at 10:45 a.m. followed by a shotgun start. After the golf, join us for an awards reception at the Downtown Des Moines Marriott with complimentary food and beverages. Please use the enclosed registration form to register.

**Golf Fees:**

<table>
<thead>
<tr>
<th>Members</th>
<th>Nonmembers</th>
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<tr>
<td>$95/person</td>
<td>$115/person</td>
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**Questions**

Call IMA’s Darcy Burnett at 800-800-2353 with questions.

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**Iowa Mortgage Association 56th Annual Convention**

**September 2-4, 2009 • Des Moines, IA**

**Briarwood Golf Course, Ankeny and Downtown Des Moines Marriott**

**In Search of.... Opportunities in Changing Mortgage Worlds**

Mail form with payment:

Attn: Registrar

Iowa Mortgage Association

8800 NW 62nd Ave., Johnston, IA 50131

or fax to 515-280-4140 or register online at www.iowama.org

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**Golf registration forms are available online at www.iowama.org.**
**Wednesday, September 2**

10:45 a.m.  **Golf Outing**  
Briarwood Golf Course, Ankeny

6:30 p.m.  **Opening Reception**  
Downtown Marriott Hotel, Des Moines

7:00 p.m.  **Golf Awards**  
Downtown Marriott Hotel, Des Moines

8:30 p.m.  **Reception ends**

**Thursday, September 3**

8:30 a.m.  **Registration**  
Exhibit Hall Opens

9:00 a.m.  **Welcome & Introductions**  
Christy Allison, Inlanta Mortgage, Bettendorf

9:15 a.m.  **Selling in a Recession - Building a Strategic Business Plan in Down Markets**  
Francis Phillips, 1st Metropolitan Mortgage, Santa Fe, NM

Francis recaps the 1979-1983 markets along with current markets today with guidance on how to prepare a winning business plan considering the current real estate, lending and economic environment. Included in this presentation are 20 tips to keep your revenue flowing during a recession/market slow down.

- 5 Tips to help you prosper during a recession.
- 20 low-budget ways to keep revenue flowing in a recession.
- Why millionaires are 8 times more likely to be created during recessions.
- How the 1979-1983 markets parallel the current real estate industry.
- How do the sales pros survive and adapt in today’s market? Francis’ presentations are timely, fun, upbeat, informational, persuasive, inspiring and most important to him - “full of meat”!

10:15 a.m.  **Break with Exhibitors**

10:45 a.m.  **Selling in a Recession cont.**

11:45 a.m.  **MBA Executive Address**  
Rob Story, MBA Vice-Chair

12:15 p.m.  **Lunch**  
- Installation of Officers
  Rob Story, MBA Vice-Chair
- Legislative Update
  Sharon Presnall, Iowa Bankers Association, Johnston
- Door Prize Drawing

**Thursday, September 3 cont.**

1:45 p.m.  **Breakout Sessions**

1. **Fannie Mae Update – HVCC, DU and More**  
Fannie Mae, Dallas, TX

The Home Valuation Code of Conduct has left lenders with questions. Fannie Mae representatives will address the HVCC in this session, along with new program changes and any questions you may have regarding underwriting and more.

2. **RESPA Update**  
Amy Avitable, Metavante Regulatory Services

Major RESPA changes are effective in January. This session will briefly outline the upcoming changes for residential real estate transactions.

3. **Tools for First Time Homebuyers**  
Lekeisha Veasley, Operations Threshold, Waterloo; Irene Hardisty, Iowa Finance Authority, Des Moines

This session will address some of the great programs that are available for first time homebuyers as well as tools for working with those new to the process. Learn about programs, counseling options, tax credits and more.

3:00 p.m.  **Break with Exhibitors**

3:30 p.m.  **Breakout Sessions Repeat**

4:45 p.m.  **IMA President’s Social**  
Join your new president Kathy Klahn for this year’s President’s Social. You are sure to have a Wi of a good time at this year’s event. Get into the swing of things, roll into a great time for what is a hit of a party!

**Friday, September 4**

8:30 a.m.  **Breakfast Buffet**

9:00 a.m.  **Create A Rockstar Network**  
Liz Nead, Nead Inspiration, Johnston

Learn how to build a meaningful networking team from “cheerleaders” to “coaches”, and hear insights for asking for what you want. Relationships are so much more than cocktail parties and lunch buddies. This session will take you through an insightful process to transform casual or negative friends and family into team members that support you in ways that you need. Build your rockstar connections today.

10:15 a.m.  **Break**

10:30 a.m.  **Uncrapify Your Life**  
Jeff Havens, Madison, WI

The Uncrapify Your Life! motivational speech is easily the most unique motivational offering in America today, a hilarious hour of advice on exactly what not to do. The two pillars of the Uncrapify Your Life! program are: 1) Become a better communicator by learning how to more effectively criticize others. 2) Become a more responsible member of your corporate team by learning how to outsource blame. Original, informative, hilarious and powerful, Jeff’s speeches have transformed the way business people approach the idea of personal and professional growth.

11:30 a.m.  **Prize Drawing & Adjourn**  
- Grand Prize Drawing of $500