



CAPITAL MARKETS
COOPERATIVESM



2013 CMC ANNUAL CONFERENCE

Capital Markets Cooperative. Let's grow.

March 18-20, 2013
Ponte Vedra Inn & Club
Ponte Vedra Beach, FL



Welcome

The Capital Markets Cooperative team welcomes you to the 2013 CMC Annual Conference and to CMC's hometown, Ponte Vedra Beach, Florida.

For nine years running and for these three days in March, we bring together a unique mix of current and prospective Patrons, investors, service providers and subject matter experts. We design this time together—whether in our general sessions or our roundtable discussions—to be centered on the topics impacting the future of the mortgage industry and your business.

A new addition in 2013 is an address by a true American hero, Marcus Luttrell. We are honored to bring Marcus, a decorated Navy SEAL, to share with us a story of incredible bravery, courage and honor.

And, finally, you may have noticed a new logo for Capital Markets Cooperative; this is just a preview of things to come in the next few months. Of course, our new look is exciting and updated but the underlying commitment to provide unsurpassed products and services to our Patrons remains constant and unwavering.

Once again, welcome. We know your time is valuable and we truly appreciate your commitment to be at our conference.

Let's grow.

Tom Millon
President & CEO



Conference Agenda

Monday, March 18

12:00 – 4:30 pm **Conference Registration** – Hotel Lobby

5:00 – 7:00 pm **Welcome Reception** – Surf Club
(Open to all attendees)

Conference Registration – Surf Club

Tuesday, March 19

7:30 – 9:00 am **Breakfast** – Ponte Vedra Ballroom 2
(Open to all attendees)

9:00 – 10:15 am **Opening Session** – Ponte Vedra Ballroom 1
(Open to all attendees)

Tom Millon, President & Chief Executive Officer

Jeff Harry, Executive Vice President and Managing Principal

10:15 – 11:00 am **General Session** – Ponte Vedra Ballroom 1
(Open to all attendees)

Featured Speaker: James B. Lockhart III, WL Ross & Co., LLC

11:00 – Noon **Breakout Session 1**
(Current and Prospective Patrons)

Noon – 1:00 pm **Lunch** – Ponte Vedra Ballroom 2
(Open to all attendees)

1:00 – 2:00 pm **Breakout Session 2**
(Current and Prospective Patrons)

2:30 – 3:30 pm **Marcus Luttrell** – Ponte Vedra Ballroom 1
(Open to all attendees)

3:30 – 4:30 pm **Marcus Luttrell “Lone Survivor” book signing** – Ponte Vedra Ballroom 2
(Open to all attendees)

Loan Survivor: A Tribute to Courage, Honor & Patriotism

6:00 pm **Cocktails & Dinner at Ponte Vedra Inn & Club** – Ponte Vedra Ballroom 1
(Open to all attendees)



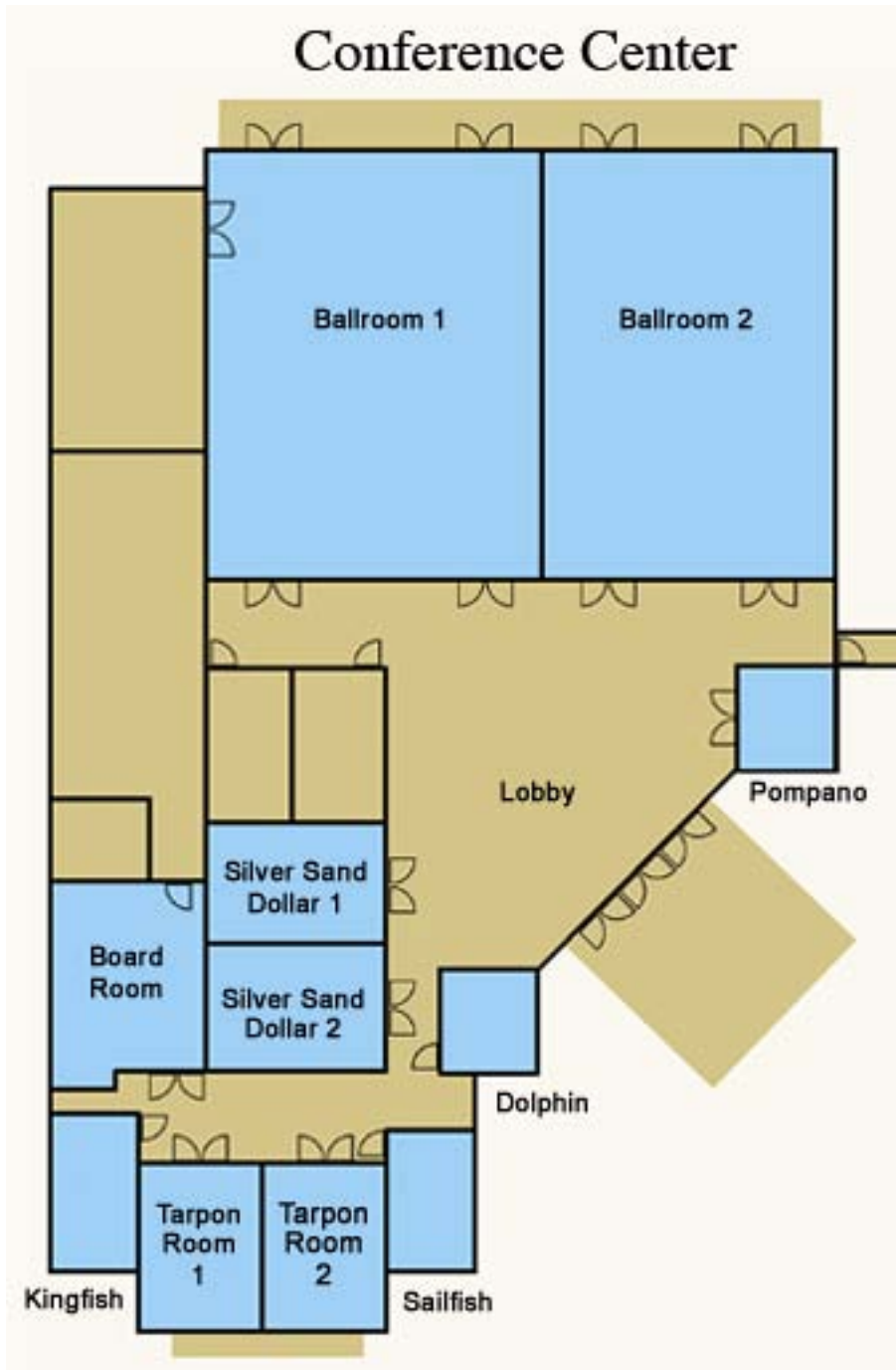
Wednesday, March 20

- 7:30 - 9:00 am **Breakfast** - Ponte Vedra Ballroom 2
(Open to all attendees)
- 9:00 - 10:00 am **Patron & Sponsor Meetings** - Ponte Vedra Ballroom 2
- 10:00 - 10:45 am **General Session** - Ponte Vedra Ballroom 1
(Current and Prospective Patrons)
Wells Fargo Presentation
- 10:45 - 11:45 am **Breakout Session 3** - Refer to B/O Session Conference
Room Chart
(Current and Prospective Patrons)
- 11:45 - Noon **Closing Remarks** - Ponte Vedra Ballroom 1
(Open to all attendees)
- Noon - 1:00 pm **Lunch** - Ponte Vedra Ballroom 2
(Open to all attendees)



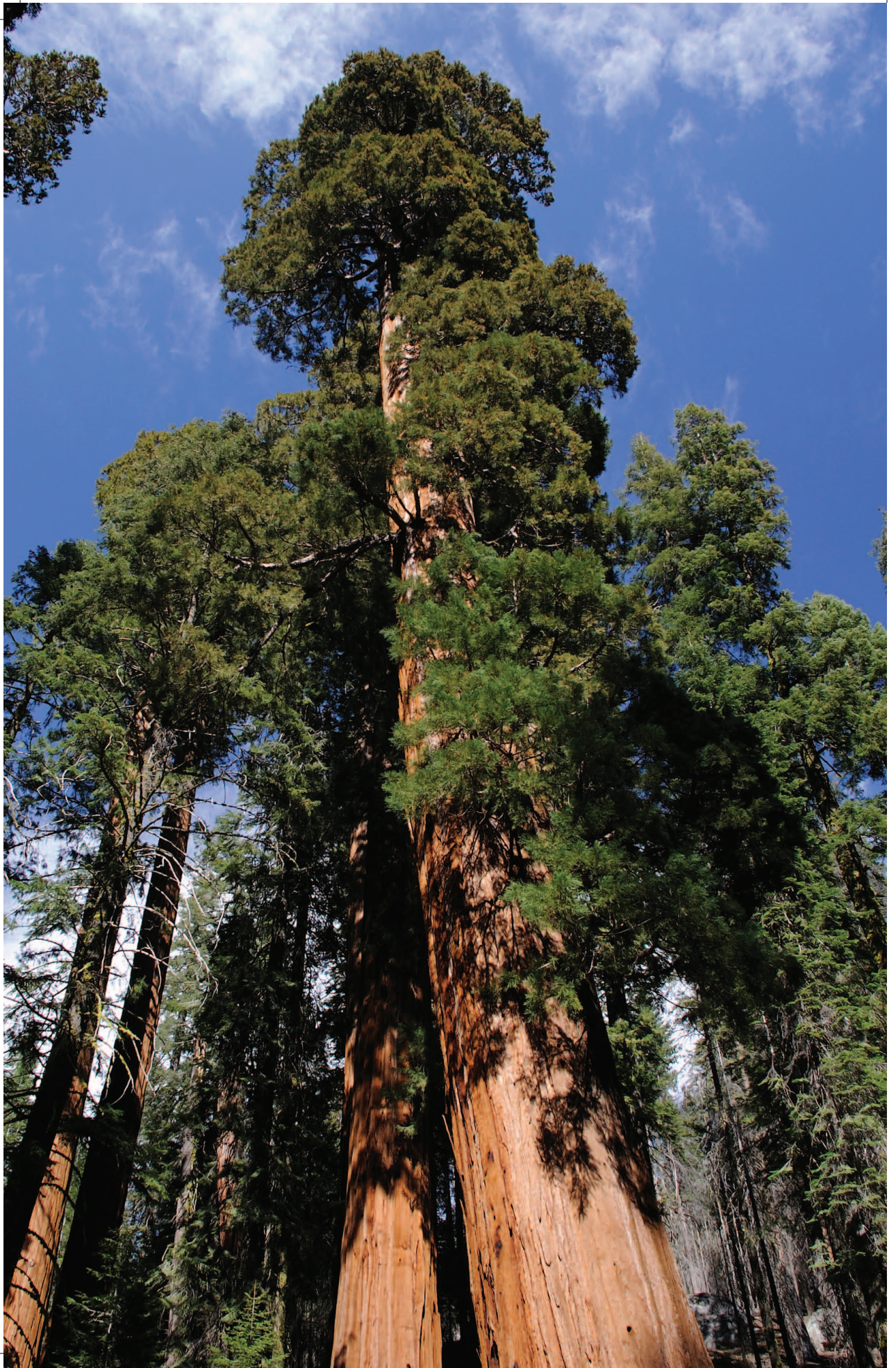


Break Out Sessions



Capital Markets Cooperative. Let's grow.





Featured Presenters



Tom Millon

President and Chief Executive Officer

Tom Millon is one of the nation's top executives in the mortgage capital markets. He is a recognized author, frequent speaker, and expert in mortgage finance. He holds the Chartered Financial Analyst (CFA) and Certified Mortgage Banker (CMB) designations, and he graduated from the Wharton School of Business of the University of Pennsylvania in May 1986. Tom Millon founded CMC in 2003 and currently serves as President and Chief Executive Officer of the Company, overseeing overall operations, partnerships and strategy. CMC is an outgrowth of his extensive experience, and Mr. Millon has been instrumental in the development and growth of a number of companies within the mortgage industry.



Jeff Harry

Executive Vice President and Managing Principal

Jeff Harry is a leading industry expert with over 20 years experience in secondary marketing hedging services and whole loan trading. Jeff joined Capital Markets in 2005 overseeing all CMC sales efforts and is also a member of its Board of Directors. Mr. Harry is a graduate of the University of Texas with a bachelor of business administration in finance and marketing and has his masters in business administration from the University of North Texas. He is a member of the Mortgage Bankers Association and the National Futures Association.

Strength in numbers minimizes risk and maximizes potential.





Greater growth through collective strength. . . .

Featured Presenters continued



James B. Lockhart III

Vice Chairman of WL Ross & Co. LLC

James B. Lockhart III is Vice Chairman of WL Ross & Co. LLC and a member of the Office of the Chairman and Investment Committees for the WLR Recovery Funds and Invesco Mortgage Recovery Fund. His responsibilities include overseeing financial services portfolio companies and sourcing new opportunities in the financial services industry. Prior to joining WL Ross in September 2009, he was the Director of the Federal Housing Finance Agency, regulator of Fannie Mae, Freddie Mac and the twelve Federal Home Loan Banks, and its predecessor agency, the Office of Federal Housing Enterprise Oversight, since May 2006.

He served as the Chairman of Federal Housing Finance Oversight Board and a member of the Financial Stability Oversight Board with the Chairman of the Federal Reserve Board, the Secretaries of Treasury and HUD, and the Chairman of SEC. For the prior 4 years Mr. Lockhart was the Deputy Commissioner and Chief Operating Officer of Social Security, Secretary to Board of Trustees and a member of the President Bush's Management Council. Mr. Lockhart also served in the previous Bush Administration as Executive Director of the Pension Benefit Guaranty Corporation from 1989 until 1993.

Mr. Lockhart co-founded and served as managing director of NetRisk, a risk management software and consulting firm serving major financial institutions, banks, insurance companies and investment management firms worldwide. He held senior positions at National Reinsurance, Smith Barney, Alexander & Alexander and Gulf Oil, in Europe and the U.S. He has served as a member of the American Benefits Council's Board of Directors and of the Advisory Board to the Task Force for the Critical Review of the US Actuarial Profession. He is a director of Virgin Money in the U.K., Bank of the Cascades, Berkeley Point Capital, Capital Markets Cooperative, Situs Holdings and the American Securitization Forum (ASF). In 2009, he received The American Financial Leadership Award from the Financial Services Roundtable.

Mr. Lockhart graduated from Yale University with a BA and received an MBA from Harvard Business School. He served as a Lieutenant (j.g.) in the U.S. Navy aboard a nuclear submarine.

Featured Presenters continued

**WELLS
FARGO**



Eric Stoddard, CMB

Executive Vice President, National Manager,
Correspondent Lending – Wells Fargo Funding

Eric Stoddard is executive vice president, national sales and business line manager for Wells Fargo Funding, the correspondent lending channel of Wells Fargo Home Mortgage. Stoddard is responsible for the overall performance of Wells Fargo Funding, one of the nation's leading whole loan residential investors in the secondary mortgage market. Stoddard directs the Correspondent channel to focus on delivering controlled, profitable, market share growth nationwide. This includes championing initiatives that promote quality and efficiency, both within Wells Fargo, and industry-wide, in concert with the channel's correspondent clients. Stoddard serves as part of the Wells Fargo Home Mortgage Executive Management Team. He is also a member of the Residential Board of Governors for the Mortgage Bankers Association. Years in Real Estate Related Industry: Since 1982

More opportunities can be seized when we go after them together.





Thomas Navara

Senior Vice President, Business and Client Services – Wells Fargo Funding

Thomas Navara currently serves as senior vice president of Business and Client Services within Wells Fargo's Correspondent business. In this role, Navara has broad responsibilities to design and build strategic and competitive competencies in the Correspondent channel that drive controlled, profitable, market share growth. Specifically, he leads initiatives related to everything from budgeting, product and program development, change management, marketing, communications, and technology strategies. Navara is also responsible for Wells Fargo's Project Management Office supporting the Correspondent business. Within Wells Fargo Home Mortgage, Navara is a committee member for Credit Risk, Fraud Risk, Wells Fargo Funding Pricing, and Technology Steering. He is also a board member of Wells Fargo Funding. Years in Real Estate Related Industry: Since 1990



Michael Ringwood

Senior Vice President, Divisional Sales Manager – Wells Fargo Funding

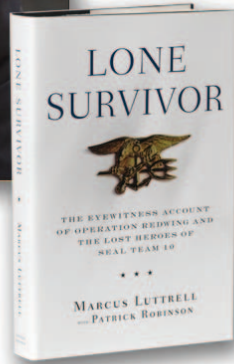
Michael Ringwood leads a team of regional sales executives covering Wells Fargo Funding's Northeastern sales division. Ringwood and his team are charged with acquiring, developing and maintaining relationships with real estate lending companies across 30 states and D.C. With a focus on controlled, profitable market share growth, he and his team work with clients to develop and maintain a high quality book of business. They develop business plans jointly with clients to grow volume, and proactively address quality and risk issues. Ringwood and his team represent both Wells Fargo and clients in a balanced manner when addressing contractual, qualitative or risk issues. Ringwood serves as the key decision-maker on pricing, financial, product and counterparty issues affecting the Correspondent channel and clients within the division. Years in Real Estate Related Industry: Since 1985



Keynote Speaker



Marcus Luttrell's #1 New York Times best-seller, Lone Survivor, tells the harrowing story of four Navy SEALs who journeyed into the mountainous border of Afghanistan and Pakistan on Operation Redwing.



Marcus Luttrell

Decorated Navy SEAL & Best-Selling Author of Lone Survivor

An unparalleled motivational story of survival, and a moving tribute to the friends and teammates who did not make it off the mountain. A powerful testament to the courage, integrity, patriotism and community that forged these American heroes, Lone Survivor is an incredible account of teamwork, fortitude and modern warfare.

Tuesday, March 19, 2013

Address, 2:30 - 3:30 pm - Ponte Vedra Ballroom 1

Book Signing, 3:30 - 4:30 pm - Ponte Vedra Ballroom 2



Platinum Sponsors



Drive superior business performance with
the mortgage industry's most intelligent
Marketing Automation technology

Contact us for an executive demo
turningpoint.com | 1.888.887.7880

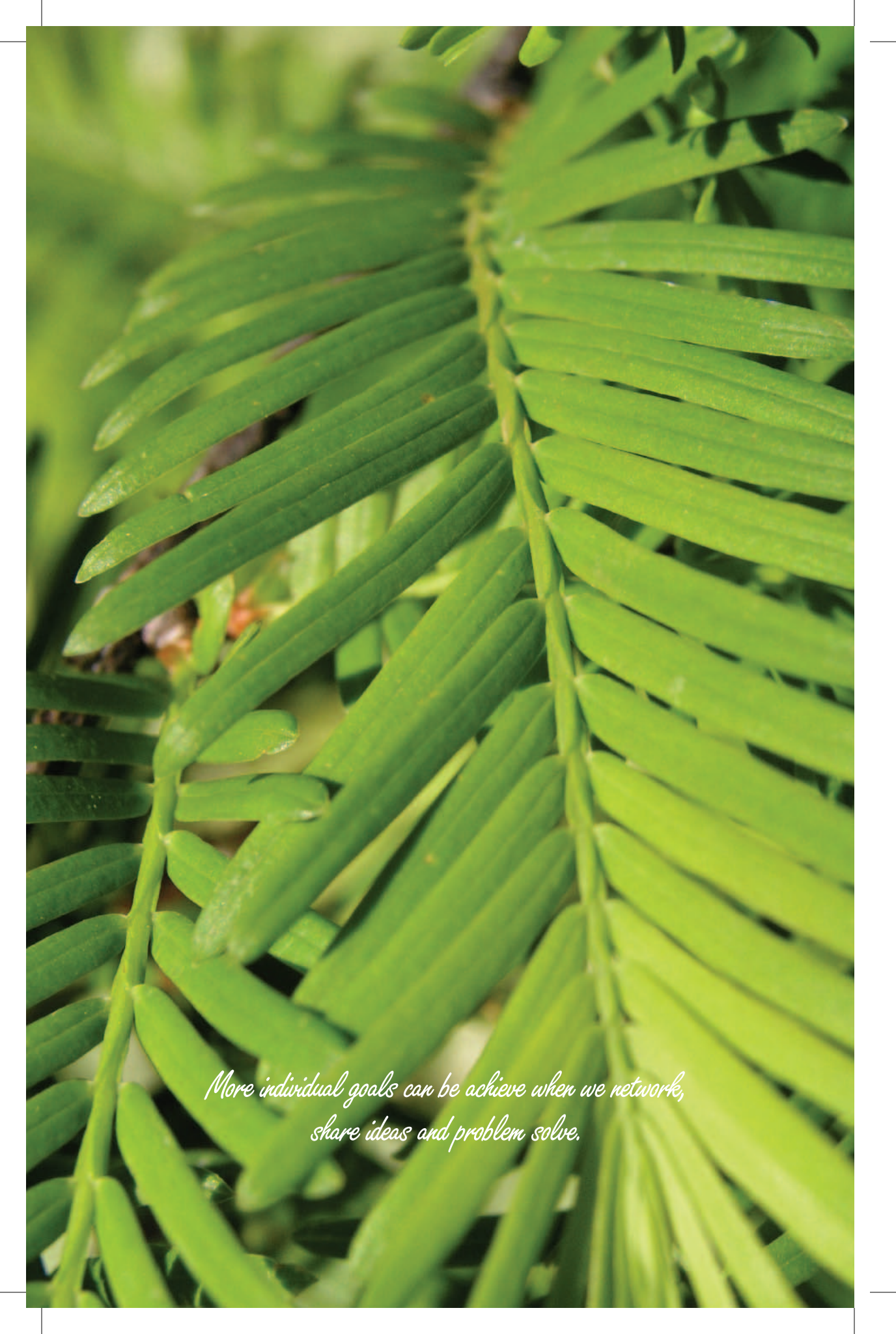


A 100% verification solution with
one vendor, one platform for simplicity

Spectrum[™]

- **Employment**
Pay-period current, powered by The Work Number[®]
- **Income**
Current payroll and IRS tax transcripts (4506-T)
- **Accounts**
Fully automated deposit and asset validation
- **Identity**
SSN authentication and usage history
- **Insurance**
Current hazard insurance confirmation

www.theworknumber.com/spectrum



*More individual goals can be achieve when we network,
share ideas and problem solve.*

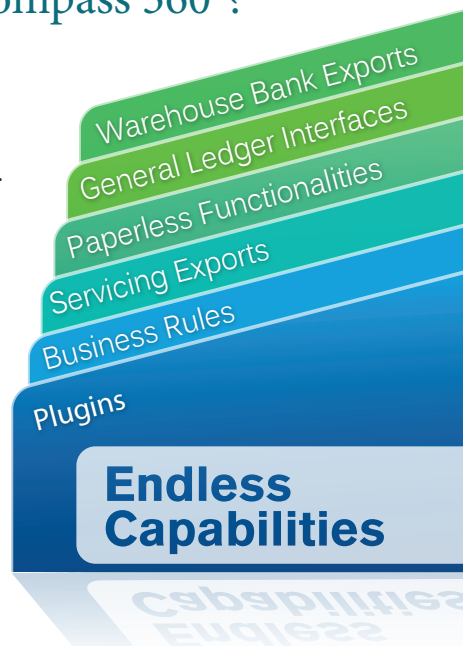
Platinum Sponsors

Providing resources that get *results.*

Want to increase satisfaction
with Encompass 360®?

TVMA provides
operational and business
solutions that enhance your
business performance.

- ▶ Best Practices
- ▶ Health checks
- ▶ New implementations
- ▶ SDK programming
- ▶ System admin support



TeraVerde Management Advisors TVMA, Inc.

Making Technology Work

Our team of industry veterans have extensive experience utilizing
and customizing Encompass 360® Banker Edition - *call us today*

717.468.2056 | www.tvmallc.com

Encompass360® is a registered trademark of Ellie Mae, Inc.



Better together. Stronger Together.

Gold Sponsors



INDECOMM GLOBAL SERVICES

Partnerships@work

TURN RISK INTO OPPORTUNITY

Leverage Indecomm's mortgage and learning solutions to increase profits and minimize costs through variable and scalable operations models.



Contact Neil Armstrong
neil.armstrong@indecimm.net
919-270-5324

www.indecimm.net

Nationstar Mortgage
is pleased to be partnered with
Capital Markets Cooperative
as a Preferred Investor.



Correspondent
Lending

For more information, contact Dana Galiano at 856-344-5032
or visit us at www.nationstarcorrespondent.com

Gold Sponsors

Wells Fargo Funding

**WELLS
FARGO**

Wells Fargo is proud to support the Capital Markets Cooperative

With long-standing strength and a commitment to the mortgage industry, you have the stability of working with a leader who will support you with the competitive products, programs and services you need.

Call today.

Wells Fargo Funding

Jan Winningham

Client Service Manager

217-547-8510

jan.winningham@wellsfargo.com

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.
© 2012 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801.
AS978695 2/13-5/13



*In today's ever changing business world, the power of the collective
is what enables each patron to succeed in the most competitive
environment.*

Offering Hedging Lines of Credit and Trade Execution



Capital Markets

Holmes Ginn
804.649.3959
hginn@bbandtcm.com

Will Ferrell
804.649.3979
jwferrell@bbandtcm.com

Andy Wiley
804.649.3979
awiley@bbandtcm.com

BB&T Capital Markets is a division of BB&T Securities, LLC, member FINRA/SIPC, a wholly owned nonbank subsidiary of BB&T Corporation. The securities sold, offered or recommended are not a deposit, not FDIC insured, not guaranteed by a bank, not guaranteed by any federal government agency and may go down in value. This ad does not constitute an offer to sell or a solicitation to buy any securities.
© 2013, Branch Banking and Trust Company. All rights reserved.



The enterprise-wide platform top lenders use to:

- > Reduce losses associated with misrepresentation
- > Identify and resolve loan quality issues
- > Improve efficiency of the loan review process
- > Document decisions with real-time **DRIVE**[®] system audit trail

Visit our booth to learn more.



Better Information For Better Decisions

www.dataverify.com | 866.895.3282 | sales@dataverify.com


Gold Sponsors

Behind every loan, there's a partner.

With our service, expertise and stability, BB&T Correspondent Lending creates partnerships that last. For over two decades, we've worked with correspondent lenders who value our competitive pricing and products. With our reliable, personal service, *we'll be there every step of the way.*

To learn more about BB&T - one of the nation's most respected financial institutions - and its Correspondent Lending program, call us today at **800-748-7003** or visit **correspondentlending.bbt.com**



Loan products are offered through Branch Banking and Trust Company.
Member FDIC and  Equal Housing Lender. Loans subject to credit approval.
© 2013, Branch Banking and Trust Company. All rights reserved.

The Mortgage Banking division at Arthur J Gallagher focuses solely on mortgage banking. We like to think of ourselves as mortgage bankers who do insurance. With over 25 years of experience, strategic alliances with major vendors, and deep relationships we not only know your business but the people you do business with.



Justin Vedder
Area Managing Director
Gallagher Mortgage Banking Solutions

Arthur J. Gallagher & Co. Insurance Brokers of California, Inc.
p: 415.536.8522 | c: 415.755.7792 | e: justin_vedder@ajg.com
One Market Plaza, Spear Tower, Suite 200 | San Francisco, CA 94105



Gallagher Mortgage Banking Solutions

ARTHUR J. GALLAGHER & CO.
"Mortgage Expertise You Can Bank On"



BlitzDocs®

Go Paperless: eCollaborate, Comply and Get Competitive!

A preferred CMC vendor,
Xerox Mortgage Services'
BlitzDocs® network and
eFolder enable:


- Intelligent collaboration with internal and external trading partners
- One-click eDelivery to investors, servicers, warehouse banks and more
- Document-driven workflow
- Increased basis points



Tina Lindsey
512.557.1373
tina.lindsey@xerox.com

Brent Nichols
678.460.4610
brent.nichols@xerox.com

Ask About our Exclusive CMC Patron Pricing Discount!



Rely on us to serve
your mortgage needs
with unsurpassed care.

We deliver results.

For over 20 years, PHH Mortgage has provided our clients with simple but powerful solutions for achieving success.

- We are the 6th largest originator of residential mortgages and the 10th largest provider of correspondent mortgages in the U.S.¹
- We support a broad product menu including conventional loans and FHA/VA financing.
- We offer comprehensive correspondent lending solutions.

Our team is at the ready to provide the kind of responsive and attentive service that has set us apart for decades.

To learn more call (866) 946-0081 to speak with an Account Executive or go to www.phhmortgagesolutions.com.

PHH Mortgage

PHH

1. Based on third quarter 2012 statistics. *Inside Mortgage Finance*, November 23, 2012.



And business can be generated when you tap our resources.

Silver Sponsors



TRUSTED
CUSTOMIZABLE
INNOVATIVE

A STEP AHEAD...

Innovation is at our core, paving the way and providing leading-edge **Appraisal Management Solutions** to mortgage originators, lenders and appraisers. Our company culture combines the industry's finest leaders with the technology, products and services necessary to offer a complete appraisal management solution, from initial request to review and delivery.

With our service-first culture, national panel of appraisers and integrated technology, Triserv is able to offer a seamless appraisal process. In turn, we remain focused on building customer confidence, improving operational efficiencies and driving performance. Our ultimate goal is to create sustainability for the appraisal management industry...one step at a time.

For a complete list of appraisal management solutions and products, please visit www.triservllc.com

(P) 404-252-5400 (F) 770-783-6850
(E) info@triservllc.com (W) www.triservllc.com

www.triservllc.com



Silver Sponsors

The StoneHill Group

"Quality Mortgage Outsource Solutions"

Outsourcing is a proven, efficient, and cost-effective means to improving a company's financial performance



- Quality Control
- Due Diligence
- Fulfillment
- MERS Reconciliation and Reporting



STONEHILL
GROUP

For more information, please call 1.877.399.1936
Email us | sales@stonehillgroup.com | www.stonehillgroup.com

what gets measured gets results

sales-generating

compliant

self-competitive



proactive

accountable

performance-driven

the mortgage industry's leading business intelligence provider

mortgagebi.com

m. MOTIVITY
SOLUTIONS

You Don't Need *Luck* to Find a Great Loan



- Warehouse Lending
- Niche/Jumbo Portfolio Lending
- Fixed Rate Jumbo Lending



**Come Meet
With Us**



Call Today: 888-767-6412
www.boffederalbank.com



Sun WestTM
Mortgage Company, Inc.
Housing America since 1980.

www.swmc.com

As a leader in FHLMC, FNMA, GNMA, HUD, VA and Reverse Mortgage Lending, Sun West offers excellent service and pricing for its wholesale and correspondent partners with technology that's fully automated and Web-based with Smart-phone integration. Our dedicated team is committed to our clients with a customer-first philosophy. Sun West has built a large network of satisfied customers over the past 32 years.

©2013 Sun West Mortgage Company, Inc. NMLS ID 3277. All Rights Reserved.

Design your custom luxury charter today!

- *Corporate Events*
- *Weddings*
- *Romantic Celebrations*
- *Private Functions*
- *Charity & Political Fund-raisers*
- *Vacations & Overnight Getaways*

Captain Mikel King
USGC 100 Ton Master
(765) 730-0557
kingmarine@tampabay.rr.com

Ryan B. Smith
VP Marketing & Sales
(727) 215-2818
ryankingmarine@gmail.com

facebook.com/KingMarineOfTampaBay

Welcome Aboard!

Silver Sponsors

About National Mortgage Insurance

National Mortgage Insurance Corporation ("National MI"), is a new mortgage insurance company with access to over \$500 million of private, unencumbered capital for the mortgage insurance sector. Headquartered in Emeryville, California, in the San Francisco Bay Area, National MI is led by an experienced management team with strong mortgage, financial services and start-up experience. To learn more about National Mortgage Insurance, visit www.nationalmi.com

National  SM



ComplianceEase® is a leading provider of risk management solutions. ComplianceEase's patented solution ComplianceAnalyzer® is the automated tool validates against federal, state, and municipal consumer protection laws. ComplianceEase's client base includes four of the top five mortgage lenders in the nation, and state regulators through the Conference of State Bank Supervisors (CSBS).

Sales Director
1.866.212.Ease (3273)
saleleads@complianceease.com
ComplianceEase.com





IDS is your mortgage document preparation vendor. With 20+ years' experience IDS provides the mortgage industry with fully compliant closing docs, initial disclosures and fulfillment. IDS far exceeds its competition with award-winning customer service, cutting edge technology, in-house compliance and LOS interfaces, IDS has it all.

Mark Mackey
Executive Vice President
p: 800.554.1872 ext: 133
m: 801.694.5557
mark@idsdoc.com
www.idsdoc.com

Diehl and Associates is proud to serve Patron's with high quality, industry smart and targeted training for FHA/Mortgage Skills, SAFE PE/CE and Staffwide Compliance with the flexibility of Live, Live via the Internet and E-Learning formats.

With the many responsibilities for today's lenders, Diehl endeavors to be a quality resource. As career Mortgage Bankers we welcome discussions.

Scott Weghorst
scott@diehl1.com
317 272 7600 ext 101





Capital Markets Cooperative

814 A1A North

Suite 303

Ponte Vedra Beach, Florida 32082

Corporate: (904) 543-0052

Sales: (904) 285-5390

TradeDesk: (904) 285-5559

Fax: (904) 212-1300

For Information, email us at info@capmks.org

www.capmks.org