



ACMA 39th Annual Meeting

October 11–13, 2012

The American Club • Kohler, Wisconsin

*Politics, Regulations,
Legislation and Litigation:
New Rules for Borrowers*



PRESIDENT'S Message



The American Club in Kohler, Wisconsin will be the site of our 2012 Annual Meeting, “where village charm meets old-world elegance.” As always, the Program Committee has put together interesting and informative CLE programs for Friday and Saturday with topics that are relevant to today’s economic times. Our golf czar, Rob Sargeant, is organizing a golf tournament on Friday afternoon as well as Thursday and Saturday tee times. Both the River Course and Whistling Straits are renowned for providing excellent golfing experiences. A meeting in Kohler means not only ACMA-sponsored optional activities but all of the cultural and historical adventures that are available throughout the resort and town. There truly is something for everyone. Our more adventuresome Fellows and guests might want to try hunting, fishing, horseback riding, canoeing, trap shooting, hiking or biking. Those inclined toward more erudite activities may partake of historical and garden tours, as well as museums. Of course, there’s always shopping and spa treatments to refresh, revitalize and reinvigorate. We continue ACMA’s tradition of Dine-A-Round opportunities on Thursday and Saturday nights. The Reception, Dinner and Induction Ceremony will be held on Friday night to accommodate those who must return home on Saturday afternoon. The Board of Regents meeting (all Fellows invited) and various committee meetings will be held on Thursday morning. Finally, there will be plenty of time to meet with old friends and make new ones.

Many thanks to Rob and Jean Krapf for selecting a wonderful venue and planning an outstanding meeting. We look forward to seeing you in Kohler and being with you at what promises to be another memorable Annual Meeting.

Warm Wishes,

A handwritten signature in black ink, appearing to read 'Darlene T. Marsh', written in a cursive style.

Darlene T. Marsh
2011–2012 ACMA President



SCHEDULE

Thursday, October 11

7:30am – 9:30am	Executive Committee Meeting
7:30am – 10:00am	Continental Breakfast
7:30am – 12Noon	Registration
8:30am – 9:30am	Corporate Counsel Committee Meeting <i>(Open to members of Corporate Counsel Committee and invited guests only)</i>
9:00am – 12Noon	Board of Regents Meeting <i>(All Fellows invited)</i> State and Provincial Chairs' Meeting <i>(Following the Regents' Meeting)</i> Optional Committee Meetings <i>(Following the State and Provincial Chairs' Meeting)</i>
9:30am – 5:00pm	Corporate Counsel Symposium <i>(Open to members of Corporate Counsel Committee and invited guests only)</i>
1:00pm	Golf – tee times at Whistling Straits Golf Course
1:00pm – 3:00pm	Optional Activity – Trap Shooting
2:00pm – 4:00pm	Optional Activity – Chocolate Creations
6:00pm – 7:30pm	Registration
6:00pm – 7:30pm	President's Reception at the Kohler Design Center
8:00pm	Past President's Dinner <i>(by invitation only)</i>
8:00pm	Optional Dine-A-Round

Friday, October 12

6:30am – 9:30am	Continental Breakfast
6:30am – 12Noon	Registration
7:15am – 11:35am	CLE Sessions
11:45am	Golfers depart to the River Course at Blackwolf Run Golf Course
12:30pm	ACMA Annual Golf Tournament – Shotgun Start
1:00pm – 2:30pm	Optional Activity – Horseback Riding
1:00pm – 3:00pm	Optional Activity – Chocolate Creations
1:30pm – 3:30pm	Optional Activity – Yoga on the Lake
3:00pm – 4:30pm	Optional Activity – Horseback Riding
7:00pm – 10:00pm	Reception/Dinner and Induction Ceremony <i>(coat and tie required)</i>

Saturday, October 13

7:00am – 9:30am	Continental Breakfast
7:30am – 12Noon	CLE Sessions
1:00pm	Golf – tee times at Whistling Straits Golf Course
1:00pm – 3:00pm	Optional Activity – Trap Shooting
1:30pm – 3:30pm	Optional Activity – Hors d'oeuvres Made Easy
6:30pm – 7:30pm	Reception
8:00pm	Optional Dine-A-Round

AGENDA Thursday, October 11, 2012

Program Organizers

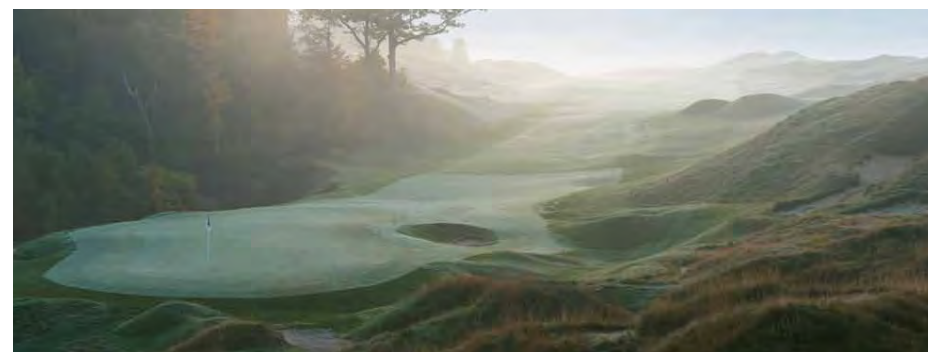
John L. Hosack

Dena M. Cruz

Nancy R. Little

7:30am – 9:30am	Executive Committee Meeting
7:30am – 10:00am	Continental Breakfast
7:30am – 12Noon	Registration
8:30am – 9:30am	Corporate Counsel Committee Meeting <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i>
9:00am – 12Noon	Board of Regents Meeting <i>(All Fellows invited)</i>
	State and Provincial Chairs' Meeting <i>(Following the Regents' Meeting)</i>
	Optional Committee Meetings <i>(Following the State and Provincial Chairs' Meeting)</i>
9:30am – 10:30am	Corporate Counsel Symposium <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i> Important Characteristics that Corporate Counsel Look for in Outside Real Estate Counsel The panelists will discuss the best and worst practices of outside counsel. The panelists will also explore key issues that go into the decision to retain outside counsel, the ethical issues encountered in the selection of outside counsel and alternative fee arrangements. Speaker: Alec G. Nedelman iStar Financial Inc. Los Angeles, California
10:45am – 12:15pm	Corporate Counsel Symposium <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i> Corporate Counsel Roundtable: Hot Topics in Real Estate Finance, Part I Bankruptcy, subordinate debt, workouts and title insurance continue to be issues that impact the real estate finance community. In a roundtable format, led by the Corporate Counsel Co-Chairs, the committee will explore legal issues and questions about these and other issues relating to real estate finance with a focus on new developments and on the impact on in-house practice. Co-Chairs: Christopher ("Chris") J. Devlin Unum Group Portland, Maine Charles ("Charlie") B. Higgins CIGNA Corporation Bloomfield, Connecticut
Afternoon	Activities/Shopping/Leisure—on your own
1:00pm	Golf—Tee times at Whistling Straits Golf Course
1:00pm – 3:00pm	Optional Activity—Trap Shooting
2:00pm – 4:00pm	Optional Activity—Chocolate Creations

1:15pm – 1:45pm	Corporate Counsel Symposium <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i> Risk Mitigation for Corporate Counsel The panelists will focus on risk mitigation for corporate counsel. The panelists will review sample risk scenarios and will propose and discuss legal and practical responses to them. Speakers: Leo J. Buchignani, Jr. State Farm Insurance Companies Bloomington, Illinois Ned W. Graber AIG Asset Management (U.S.), LLC Houston, Texas
1:45pm – 3:15pm	Corporate Counsel Symposium <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i> Corporate Counsel Roundtable: Hot Topics in Real Estate Finance, Part II The committee will continue its discussion on current legal issues that impact the real estate finance community, with a focus on new developments and on the impact on in-house practice.
3:30pm – 5:00pm	Corporate Counsel Symposium <i>(Open to members of the Corporate Counsel Committee and invited guests, only.)</i> Corporate Counsel Roundtable: Hot Topics in Real Estate Finance, Part III The committee will wrap up its discussion on current legal issues that impact the real estate finance community, with a focus on new developments and on the impact on in-house practice.
6:00pm – 7:30pm	Registration
6:00pm – 7:30pm	President's Reception <i>(All invited) – Coat and tie optional</i> Kohler Design Center—See inspiring designer rooms, dazzling displays of kitchen and bath products, and explore the Kohler company's rich history.
8:00pm	Past President's Dinner <i>(By invitation only)</i>
8:00pm	Optional Dine-A-Round Reservations will be set up at various restaurants in the area for you to sign up onsite to dine with other Fellows and their guest(s). Individuals are responsible for their own transportation and dinner charges.



AGENDA Friday, October 12, 2012

6:30 am – 9:30 am Continental Breakfast

6:30 am – 12 Noon Registration

7:15 am **President's Welcome**

Darlene T. Marsh

Burr & Forman, LLP
Nashville, Tennessee

7:20 am **Program Introduction**

John L. Hosack

Buchalter Nemer, A Professional Corporation
Program Committee Co-Chair
Los Angeles, California

7:25 am – 8:25 am **Now That You Own It, Part II: The Fun Starts**

This is a follow-up to last year's panel "Now That You Own It, What Do You Do With It." The panel will discuss the additional challenges faced by lenders when they acquire assets from borrowers. The panelists will focus on failed subdivisions and condominiums, the many new types of agreements that lenders find themselves having to negotiate and enter into, and the regulatory and licensing issues faced by a lender that wishes to institute a seller carryback financing program after foreclosure on a condo project.

Moderators/ **Sam "Mac" McAllester**

Speaker: Bone McAllester Norton PLLC
Nashville, Tennessee

Alec G. Nedelman

iStar Financial Inc.
Los Angeles, California

Speakers: **Frank M. Mock**

Lowndes, Drosdick, Doster, Kantor & Reed, P.A.
Orlando, Florida

Melissa Richards

Buchalter Nemer, A Professional Corporation
San Francisco, California

Marcia W. Sullivan

Katten Muchin Rosenman LLP
Chicago, Illinois

8:30 am – 9:30 am **Handling Ethical Issues in Foreclosures, Title Disputes and Opinions**

In the current economic climate, attorneys face intensive pressures in dealing with the threat and actuality of foreclosures, resolving title issues, claims and disputes, and issuing and receiving formal opinions of counsel in connection with real estate financing transactions. Irrespective of counsel's representation of a borrower, a guarantor, a lender, a title insurer, a co-venturer or a related or unrelated third party with a stake in the matter, these oft-recurring circumstances require an understanding of the ethical duties involved. This panel will address these conflicting demands and other ethical issues encountered in the current real estate market.

Moderator/ **Donald A. Shindler**

Speaker: Brown, Udell Pomerantz & Delrahim, Ltd.
Chicago, Illinois

Speakers: **James F. Morrow**

Quarles & Brady LLP
Tucson, Arizona

Louis S. Pettey

Heise, Jorgensen & Stefanelli, PA
Gaithersburg Maryland

Everett S. Ward

Quarles & Brady LLP
Chicago, Illinois

9:30 am – 9:45 am Break



AGENDA Friday, October 12, 2012

9:45am – 10:30am **The Real Estate Finance Opinion Report of 2012: Compass on the Road to Consensus in Opinion Practice?**
The newly published Report updates and expands the 1998 Inclusive Real Estate Secured Transaction Opinion and reflects the current thinking on third party opinion practice. Learn what this Report means for your legal opinions, including the objectives of the Report, developments in legal opinions since the Inclusive Opinion, use of the Illustrative Opinion Letter as a guideline and an educational tool, the continuing role of customary practice, and issues not covered by the Report. The panel will also address how Canadian opinion practice compares and contrasts with the Report.

Moderator/ **Lydia C. Stefanowicz**

Speaker: Edwards Wildman Palmer LLP
Madison, New Jersey

Speakers: **Catherine T. Goldberg**
Rodey, Dickason, Sloan, Akin & Robb, PA
Albuquerque, New Mexico

Robert J. Krapf
Richards, Layton & Finger, PA
Wilmington, Delaware

Jeffrey W. Lem
Miller Thomson LLP
Markham, Ontario, Canada

Douglas R. Prince
Foster Pepper PLLC
Seattle, Washington

10:35am – 11:35am **Intercreditor Agreements: Current Issues and Recent Developments**
The panel will discuss current issues encountered among senior, junior, and mezzanine lenders negotiating Intercreditor Agreements. The panel will also discuss key provisions of the ABA Model Intercreditor Agreement and will compare to other standard forms.

Moderator/ **Ned W. Graber**

Speaker: AIG Asset Management (U.S.), LLC
Houston, Texas

Speakers: **William J. Jordan**
Cornerstone Real Estate Advisers LLC
Hartford, Connecticut

Laura L. McClellan
Thompson & Knight LLP
Dallas, Texas

Beth H. Mitchell
Nutter McClennen & Fish LLP
Boston, Massachusetts

Sylvia Park O'Neill
Bank of America
San Francisco, California

Afternoon	Activities/ Shopping/Leisure—on your own
11:45pm	Golfers depart to Blackwolf Run Golf Course
12:30pm	Golf Tournament —Shotgun Start
1:00pm – 2:00pm	Optional Activity—Horseback Riding
1:00pm – 3:00pm	Optional Activity—Chocolate Creations
1:30pm – 3:30pm	Optional Activity—Yoga on the Lake
3:00pm – 4:30pm	Optional Activity—Horseback Riding
7:00pm – 8:00pm	Reception (<i>Coat and tie required</i>)
8:00pm – 10:00pm	Dinner/Induction Ceremony (<i>Coat and tie required</i>)



AGENDA Saturday, October 13, 2012

7:00am – 9:30am Continental Breakfast

7:30am – 8:30am **More Residential Mortgage Regulations, Legislation and Litigation—An Overview for Commercial Mortgage Attorneys**

The panel will discuss new regulatory standards for residential mortgage loan servicing and new compliance expectations, the impact of MERS legislation and litigation, what commercial lenders need to know about regulatory compliance and some tips for addressing regulatory risks.

Moderator/ **Norman H. Roos**

Speaker: Robinson & Cole LLP
Hartford, Connecticut

Speakers: **Richard E. Gottlieb**

Dykema
Chicago, Illinois

William C. Hultman

MERSCORP Holdings, Inc.
Reston, Virginia

Brian S. Levy

Katten & Temple, LLP
Chicago, Illinois

8:35am – 9:30am **Lender Remedies and Alternatives to Bankruptcy: When to Seek a Receiver and When Not to Seek a Receiver**

The panel will present a lender's guide to the exercise of pre-foreclosure and non-bankruptcy remedies, with a focus on the benefits and risks of seeking a receiver and other options available to lenders who wish to dispose of distressed assets. The panel will also discuss non-bankruptcy remedies, such as assignments for the benefit of creditors and "lender liability" issues, including avoidance of fraudulent and preferential transfers.

Moderator/ **Lawrence R. Ahern, III**

Speaker: Burr & Forman LLP
Nashville, Tennessee

Speakers: **Taylor B. Grant**

Receiver, Referee and Federal Court Custodian
Newport Beach, California

David W. Houston

Burr & Forman LLP
Nashville, Tennessee

Richard Ormond

Buchalter Nemer, A Professional Organization
Los Angeles, California

J. Stephen Werts

Cable Huston Benedict Haagensen & Lloyd LLP
Portland, Oregon

9:30am – 9:45am **ACMA Annual Business Meeting**

9:45am – 10:30am **The Three Professors**

An ACMA Conference is not complete without the professors' recap of recent case law and its impact on Real Estate Finance!

Speakers: **Steven W. Bender**

Professor of Law
Seattle University School of Law
Seattle, Washington

Roger Bernhardt

Professor of Law
Golden Gate University
San Francisco, California

Patrick A. Randolph, Jr.

Elmer E. Pierson Professor of Real Estate Law
University of Missouri, Kansas City, School of Law
Kansas City, Missouri



AGENDA Saturday, October 13, 2012

10:35am–11:35am **Non-Recourse Carve-Outs: How Far Can You Go?**

It is common practice for lenders to include certain limited “carveouts” for fraud, material misrepresentations, misapplication of funds and environmental matters to the borrower, as well as carveouts for credit events such as lease terminations. The panel will discuss the types of carveouts commonly used today and recent caselaw and legislation that limit the lenders’ ability to shift risk to the borrower.

Moderator/ **Joseph (“Joe”) Philip Forte**

Speaker: Alston & Bird LLP
New York, New York

Speakers: **Michael W. Broido**
Emigrant Realty Finance, LLC
New York, New York

Dean Bussey
Thrivent Financial for Lutherans
Minneapolis, Minnesota

Michael Hill

Unum Group
Portland, Maine

Thomas J. Miraglia
Berkadia Commercial Mortgage LLC
Horsham, Pennsylvania

Thomas F. Nealon
LNR Property, LLC
Miami Beach, Florida

11:40am – 12Noon **Cast Your Vote in a Face-Off on Top Tech Tips!**

Panelists compete for your approval of the panelist’s favorite tip, trick or use of technology. Each panelist will have a 30-second sound bite to capture your vote; then we’ll move to the next topic. Topics include: Outlook Mail; E-mail content & format; Outlook Calendar; Outlook Contacts; Word; Excel; Adobe; Presentation tools; Productivity tools; Smartphone or tablet app (for work); Smartphone or tablet app (personal use); Tech tool to master in the next 12 months (45 seconds); Tech trend that concerns the panelist the most (45 seconds).

Moderator/ **Keith H. Mullen**

Speaker: Winstead PC
Dallas, Texas

Speakers: **Louis S. Pettey**

Heise, Jorgensen & Stefanelli, PA
Gaithersburg, Maryland

Katheryne L. Zelenock

Dickinson Wright PLLC
Troy, Michigan

Afternoon Activities/Shopping/Leisure—on your own

1:00pm Golf—Tee times at Whistling Straits Golf Course

1:00am – 3:00pm Optional Activity—Trap Shooting

1:30am – 3:30pm Optional Activity—Hors d’oeuvres Made Easy

6:30pm – 7:30pm **Reception** (*Coat and Tie Optional*)

8:00pm **Optional Dine-A-Round**

Reservations will be set up at various restaurants in the area for you to sign up onsite to dine with other Fellows and their guest(s). Individuals are responsible for their own transportation and dinner charges.



2012–2013 Slate of Officers and Board of Regents

From the Nominating Committee of ACMA

The Nominating Committee of the American College of Mortgage Attorneys presents the following Slate of Officers and Board of Regents for election at the 2012 American College of Mortgage Attorneys' Annual Meeting held at The American Club, in Kohler, Wisconsin, on Saturday, October 13, 2012.

President-Elect—Robert A. Holmes, *Denver, Colorado*

Secretary—Donald A. Shindler, *Chicago, Illinois*

Treasurer—Louis S. Pettey, *Gaithersburg, Maryland*

The following Regents were nominated for re-election to a second three-year term as Regent:

Nancy J. Appleby, *Alexandria, Virginia*

Michael C. Flynn, *Downers Grove, Illinois*

Martha Harris, *Dallas, Texas*

Alan Innes, *Hartford, Connecticut*

Gail E. McCann, *Providence, Rhode Island*

Charles A. Parsons, Jr., *Minneapolis, Minnesota*

Jacob W. Reby, *St. Louis, Missouri*

Lawrence J. Wolk, *New York, New York*

The following Fellows were nominated to serve an initial three-year term as Regent:

Jean L. Bertrand, *San Francisco, California*

Michael D. Goler, *Cleveland, Ohio*

Jonathon L. Goodling, *Portland, Oregon*

Virginia M. Pedreira, *Seattle, Washington*

Normand Quesnel, *Montreal, Quebec, Canada*

The following Fellow was nominated to serve the remaining two years of the second three-term of Donald A. Shindler, as Regent:

Andrew F. Palmieri, *Washington, D.C.*

GOLF ACMA Annual Golf Tournament

Friday, October 12, 2012

Buses depart at 11:45 am.

Shotgun start at 12:30 pm.

Blackwolf Run Golf Course, River Course

1111 West Riverside Drive

Kohler, WI 53044

- Transportation will be provided for the short ride to the golf course. Buses will run in a round robin starting at 11:45 am.
- Teams will be organized based upon handicap or disclosed skill levels, and the discretion of the Golf Commissioner.
- Fee: \$310 per person. Fee includes greens fee, cart, box lunch and access to the practice facilities.
- Rental Clubs: \$85 plus tax (*you will need to pay onsite*).
- The golf course does provide complimentary shoe rental.

Melded into a river basin formed by the flows of glacial runoff, Blackwolf Run opened for play in June of 1988 and was named that year's "Best New Public Course" in the country by Golf Digest. Both the River and Meadow Valleys are regularly ranked in "America's 100 Greatest Public Golf Courses" by *Golf Digest* and the "Top 100 You Can Play" by *GOLF Magazine*.

Regarded as one of Pete Dye's crowning achievements, Blackwolf Run has hosted a number of professional championships. The Andersen Consulting World Golf Championships in 1995, 1996 and 1997 as well as the historic 1998 U.S. Women's Open. And in 2012 Blackwolf Run will host the U.S. Women's Open for the second time.

Additional Tee Times

Organized golf can be made available to ACMA members and guests at Whistling Straits Golf Course on Thursday, October 11 and Saturday, October 13. The fee is \$360 per player and does include the caddie and gratuity.

Those interested should make arrangements **prior to Friday, September 28** by contacting:

Rob Sargeant (aka Golf Czar)
rsargeant@williamskastner.com
(206) 628-6600



LEISURE

Trap Shooting

Thursday, October 11, 1:00pm – 3:00pm
Saturday, October 13, 1:00pm – 3:00pm

Meet at the hotel entrance by 12:45pm.

Fee: \$60 per person—Maximum 24



On your command clay targets hurtle away at 45 degree angles and varying heights. This fun and exciting activity includes a brief overview of what each participant will be doing along with a safety

instruction. Shotgun rental and box of shells are included.

Chocolate Creations

Thursday, October 11, 2:00pm – 4:00pm
Friday, October 12, 1:00pm – 3:00pm

Meet at the hotel entrance 15 minutes before the scheduled start time.

Fee: \$40 per person—Maximum 8



Home of Kohler Original Recipe Chocolates, the Craverie is a chocolatier café located at the Shops at Woodlake. Channel your inner Willy Wonka as you create your own signature candy bar and satisfy your

chocolate cravings at the Craverie! You will also get the chance to learn about the history of chocolate from the Craverie's own chocolatiers.

Horseback Riding

Friday, October 12, 1:00pm – 2:30pm
Friday, October 12, 3:00pm – 4:30pm

Meet at the hotel entrance 15 minutes before the scheduled start time.

Fee: \$90 per person—Maximum 4 per time slot



Enjoy a one-hour leisurely ride through River Wildlife on well-trained western pleasure horses. No experience required. Jeans and outdoor boots or tennis shoes are recommended.

Yoga on the Lake

Friday, October 12, 1:30pm – 3:30pm

Meet at the hotel entrance by 1:15pm.

Fee: \$45 per person—Maximum 24



Yoga on the Lake is a class taught by a highly qualified instructor and is based on yoga basics. The class has the option of customizing the activity according to the experience of the group. Loose fitting

clothing or workout attire that allows full range of motion and flexibility is recommended.

Hors d'oeuvres Made Easy

Saturday, October 13, 1:30pm – 3:30pm

Meet at the hotel entrance by 1:15pm.

Fee: \$90—per person – Maximum 24



Tucked away in The Shops at Woodlake Kohler, our working kitchen provides an intimate, informal setting for chefs and guests to interact—from preparation to presentation to final

tasting. Learn how to easily entertain guests with some simple hors d'oeuvres that can be prepared in any household at this special event "Hors d'oeuvres Made Easy".

Hotel

The American Club

419 Highland Drive
Kohler, WI 53044

Call-in:(800) 344-2838

Room Rate:\$260 single/double

Hotel Reservations Deadline:Friday, September 14, 2012

Please mention the American College of Mortgage Attorneys to obtain the group rate.

Hotel reservations are on a first-come, first-serve basis until Friday, September 14, 2012 or until the block has sold out. ACMA cannot guarantee the group rate if rooms are still available in the ACMA block after Friday, September 14.

- Check-in Time: 4:00pm
- Check-out Time: 12Noon

Escape to where village charm meets old-world elegance. Today, The American Club is a Forbes Five-Star Resort Hotel and the Midwest's only AAA Five Diamond Resort Hotel providing unique, luxurious décor that creates a singular quality experience room by room.

Accolades include:

- Forbes Five-Star Destination, one of 57 worldwide, *Forbes Travel Guide*.
- AAA Five Diamond Award for 26 consecutive years.
- Home of the 2012 U.S. Women's Open.
- Whistling Straits ranked #3 in *Golf Digest's* ranking of America's 100 greatest Public Golf Courses for 2011/2012.

Transportation

- **Airport:** Fly into General Mitchell International Airport in Milwaukee. The airport is located about an hour from The American Club.
- **UNITED** ACMA has partnered with United Airlines to offer discounted airfares for attendees. To book airfare and receive a 5% discount, go to www.united.com and enter the Z-Code and Agreement code (without a space) in the offer code box. Reservations made by phone (800-521-4041) are subject to a \$25 service fee and will receive a 2% discount.
Zcode: ZN5A
Agreement Code: 460041
- **Taxis/Rental Car:** Taxis are not recommended. Most major rental car companies are available at General Mitchell International Airport. (Recommended)
- **Parking:** Overnight parking is complimentary.

Other Information

- **Dress Code:** Casual resort attire is appropriate for the majority of restaurants in the area. Dress to suit your evening's activities for the Thursday evening President's Reception and the Saturday evening Reception. Coat and tie are required for the Friday evening Reception and Induction Dinner.
- **Weather:** In early October, the high is in the mid-60s and the low is in the mid-40s



REGISTRATION

1. Registrant Information

Attendee Information

First ACMA Meeting? YES NO

Registrant Name

Badge First Name

Firm Name

Address

City State Zip

Country

Phone Fax

Email

Spouse/Guest Information

Spouse/Guest Name(s) Badge Name

Email

Special Dietary Requirement:

Vegetarian Kosher Other _____

Require special accommodations to participate (attach written description)

2. Meeting Registration Fee

	Before 9/14/12	After 9/14/12
Fellow	<input type="checkbox"/> \$895	<input type="checkbox"/> \$950
Senior Fellow	<input type="checkbox"/> \$715	<input type="checkbox"/> \$770
Sponsored Non-Fellow	<input type="checkbox"/> \$985	<input type="checkbox"/> \$1040
Fellow Speaker	<input type="checkbox"/> \$895	<input type="checkbox"/> \$950
Non-Fellow Speaker	<input type="checkbox"/> Complimentary	
Academic	<input type="checkbox"/> Complimentary	
Spouse / Guest	<input type="checkbox"/> \$200	<input type="checkbox"/> \$225

3. Event Attendance

Events

Please indicate the events you and your guest plan to attend.

	Registrant	Spouse/Guest
THURSDAY, October 11, 2012		
Continental Breakfast	<input type="checkbox"/>	<input type="checkbox"/>
Corporate Counsel Committee Meeting (Limited to Corporate Counsel and invited guests only)	<input type="checkbox"/>	
Board of Regents Meeting	<input type="checkbox"/>	
State and Provincial Chairs' Meeting	<input type="checkbox"/>	
Trap Shooting	<input type="checkbox"/> \$60	<input type="checkbox"/> \$60
Chocolate Creations	<input type="checkbox"/> \$40	<input type="checkbox"/> \$40
Corporate Counsel Symposium	<input type="checkbox"/>	
President's Reception	<input type="checkbox"/>	<input type="checkbox"/>
Past President's Dinner (by invitation only)	<input type="checkbox"/>	<input type="checkbox"/>
Dine-A-Round	<input type="checkbox"/>	<input type="checkbox"/>

FRIDAY, October 12, 2012

Continental Breakfast	<input type="checkbox"/>	<input type="checkbox"/>
CLE Sessions	<input type="checkbox"/>	
Golf Tournament	<input type="checkbox"/> \$310	<input type="checkbox"/> \$310
Chocolate Creations	<input type="checkbox"/> \$40	<input type="checkbox"/> \$40
Horseback Riding 1:00 pm–2:30 pm	<input type="checkbox"/> \$90	<input type="checkbox"/> \$90
3:00 pm–4:30 pm	<input type="checkbox"/> \$90	<input type="checkbox"/> \$90
Yoga on the Lake	<input type="checkbox"/> \$45	<input type="checkbox"/> \$45
Reception / Dinner / Induction Ceremony	<input type="checkbox"/>	<input type="checkbox"/>

SATURDAY, October 13, 2012

Continental Breakfast	<input type="checkbox"/>	<input type="checkbox"/>
CLE Sessions	<input type="checkbox"/>	
Trap Shooting	<input type="checkbox"/> \$60	<input type="checkbox"/> \$60
Hors d'oeuvres Made Easy	<input type="checkbox"/> \$90	<input type="checkbox"/> \$90
Reception	<input type="checkbox"/>	<input type="checkbox"/>
Dine-A-Round	<input type="checkbox"/>	<input type="checkbox"/>

Golf Tournament

Tournament Fee: \$310 per player. Fee includes greens fee, cart, box lunch, and access to the practice facilities.

Name/Player Avg. Score Handicap

Box Lunch Chicken Roast Beef Veggie

Spouse Name/Player Avg. Score Handicap

Box Lunch Chicken Roast Beef Veggie

Additional Golf at Whistling Straits: Contact Rob Sargeant for tee times on Thursday and Saturday at (206) 628-6600 or rsargeant@williamskastner.com.

4. Payment Information

Fee Totals

A. Meeting Registration Fee(s)	\$ _____
B. Optional Events	\$ _____
C. Golf Fee(s)	\$ _____
Total Amount Due	\$ _____

Payment Options

Check Enclosed *Make payable to ACMA (U.S. funds only).*
Credit Card Visa Mastercard AMEX

Name on Card

Card #

Exp. Date Security Code

Signature

Cancellation Policy

If you cancel any event(s) and/or meeting(s) (including golf) prior to Wednesday, September 26, 2012 there will be a \$150 cancellation fee. No refunds after Wednesday, September 26, 2012.

Register by Fax or Mail

Registration deadline: Friday, September 14, 2012

American College of Mortgage Attorneys
9707 Key West Avenue, Suite 100, Rockville, Maryland 20850
T (301) 990-9075 • F (301) 990-9771

E astevens@mgmtsol.com • W www.acmaatty.org

Accommodations

To make your reservation call the hotel directly and indicate that you are an ACMA meeting attendee. You will receive a discounted rate for rooms held in the ACMA block through Friday, September 14, 2012. **Please reserve early as the room block may fill quickly.**

Rate: \$260 Single/Double
To make reservations call: (800) 344-2838

