

AMERICAN COLLEGE OF Mortgage Attorneys

37th Annual Meeting

SEPTEMBER 23–25, 2010 Fairmont Le Chateau Frontenac Hotel Quebec City, Canada

REBOUND OR RECESSION

PRESIDENT'S MESSAGE

The Annual Meeting of the College has always been held at an attractive and welcoming location. 2010 is no different. Plus we get the additional treat of venturing north of the border to



visit our colleagues in Canada. The Fairmont Chateau Frontenac in Quebec City, Canada, combines one of the great historic hotels of North American (and the site of the Quebec Conference in World War II) with a town filled with old world charm and history, making a truly magical combination. 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 new golf czar, Rob Sargent, has brushed up on

his French language skills to plan a memorable golf tournament on Friday afternoon for those who have mastered "le putt" and even those who need more work on "le shank." A meeting in Quebec City means not only ACMA-sponsored optional activities but all of the cultural and historical adventures that are available throughout the town. 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 as always) 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 Nyal Deems for selecting a fabulous venue and planning an equally fabulous meeting. Nyal, Jean and I look forward to seeing you in Quebec City and being with you at what promises to be another outstanding Annual Meeting.

Last, but not least, for those coming from south of the 49th Parallel, remember that Canada is in fact another country. So please remember to bring your passport.

Robert J. Krapf ACMA President

SCHEDULE-AT-A-GLANCE (as of June 3, 2010)

THURSDAY, SEPTEMBER 23

7:30am – 9:00am 8:30am – 12Noon	Executive Committee Meeting Registration
8:30am – 5:00pm	Corporate Counsel Lenders' Group Meeting
9:00 am	Board of Regents Meeting (all Fellows invited)
	State/Provincial Chairs' Meeting (following the Regents Meeting)
	Optional Committee Meetings
	(following the State/Provincial Chairs' Meeting)
Afternoon	Activities/Shopping/Leisure – on your own
1:00pm – 4:00pm	Optional Activity - Walking Tour of Historic Quebec City (repeat on Friday)
1:00pm – 4:30pm	Optional Activity – Cruise on the St. Lawrence River and Walking Tour <i>(repeat on Friday)</i>
6:00pm – 7:30pm	Registration
6:30pm – 7:30pm	President's Reception – Dress to suit your evening's activities
8:00 pm	Past Presidents' Dinner (by invitation only)
8:00 pm	Dinner – 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 restaurant charges.

FRIDAY, SEPTEMBER 24

7:00 am – 9:00 am 7:00 am – 12 Noon 7:45 am	Continental Breakfast Registration President's Welcome
8:00am – 12 Noon	CLE Sessions
12:15 pm	Golfers Depart to the Golf de la Faune
1:00pm – 4:00pm	Optional Activity – Walking Tour of Historic Quebec City
1:00pm – 4:30pm 1:30pm	Optional Activity – Cruise on the St. Lawrence River and Walking Tour ACMA Annual Golf Tournament – Shotgun Start
7:30pm – 10:30pm	Reception/Dinner and Induction Ceremony (coat and tie required)

SATURDAY, SEPTEMBER 25

7:00am – 9:00am	Continental Breakfast
8:00am – 9:40am	CLE Sessions
9:40 am – 10:00 am	Annual Business Meeting including Election of Regents
10:00 am – 12 Noon	CLE Sessions
1:00pm – 5:30pm	Optional Event – The Flavor Trail of the Island of Orleans
6:30pm – 7:30pm	Reception – Dress to suit your evening's activities
8:00pm	Optional Dine-A-Round
	Reservations will be set up at various restaurants in the area for you to

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responsible for their own transportation and restaurant charges.

AGENDA THURSDAY, SEPTEMBER 23

Program Organizers

Dena M. Cruz, Esq. John L. Hosack, Esq.

7:30am - 9:00am	Executive Committee Meeting
8:30am – 12 Noon	Registration
8:30am – 5:00pm	Corporate Counsel Lenders' Group Meeting
9:00 am	 Board of Regents Meeting (all Fellows invited) State/Provincial Chairs' Meeting (following the Regents' Meeting) Optional Committee Meetings (following the State/Provincial Chairs' Meeting)
Afternoon	Activities/Shopping/Leisure – on your own
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FRIDAY, SEPTEMBER 24

7:00 am – 9:00 am	Continental Breakfast
7:00am – 12 Noon	Registration
7:45am	President's Welcome
	Robert J. Krapf, Esq. Richards, Layton & Finger, PA Wilmington, Delaware
	Program Introduction
	John L. Hosack, Esq. Buchalter Nemer, APC Los Angeles, California Program Committee Co-Chair
8:00am – 9:10am	Mortgage Lending in Canada for U.S. Lenders

Things we do differently—differences in mortgage documentation and procedure in Canada. Things we do really differently—differences in mortgage documentation and procedure in La Belle Province. Goodbye "5/25": new lending opportunities for U.S. lenders in Canada after the fifth protocol. The Canadian "P-3" revolution: the rise of the so-called "public private partnership" model in Canadian infrastructure financing.

Moderator:	Jeffrey W. Lem, Esq. Davies Ward Phillips & Vineberg Toronto, Ontario Canada	LLP
Speakers:	Abraham (Bram) Costin, Esq.	No
	McCarthy Tétrault	He

Toronto, Ontario

Canada

Normand Quesnel, Esq. Heenan Blaikie LLP Montreal, Quebec Canada

Adrian P. Hartog, Esq. Osler, Hoskin & Harcourt LLP Toronto, Ontario Canada **Lynn Ramsay, Q.C., Esq.** Miller Thomson LLP Vancouver, BC Canada



AGENDA FRIDAY, SEPTEMBER 24

9:10am – 10:10am Ethical Pitfalls When Negotiating Workouts in Distressed Times

This Panel will discuss ethical dilemmas in negotiating troubled workouts, including limits in presenting information, capabilities and plans. It will explore the need to verify a client's assertions, facts and submissions, and the need to separate fact from fiction and opinion in negotiating and advocating a client's position zealously. The Panel's viewpoints will be those of a developer/ borrower, a lender, and a title attorney/agent. The requirement imposed for cooperation between a party's prior counsel and present counsel, and between counsels for an assignor and an assignee of a loan will be presented. A Canadian viewpoint on these issues will be presented. Hypotheticals will be used.

Moderator:	Malcolm A. Meyer, Esq. Adams and Reese, LLP New Orleans, Louisiana
Speakers:	Antoine Leduc, Esq.

Heenan Blaikie Montreal, Canada

> **Louis S. ("Lou") Pettey, Esq.** Heise, Jorgensen & Stefanelli, PA Gaithersburg, Maryland

Donald A. ("Don") Shindler, Esq. Brown, Udell, Pomerantz & Delrahim, LTD. Chicago, Illinois

10:10am – 10:20am Break

10:20 am – 11:10 am The Three Professors

This panel of leading real property professors will critically analyze a number of recent cases of interest to the attorneys for commercial real estate lenders.

Moderator: Professor Roger Bernhardt

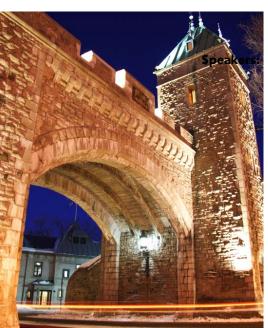
Professor of Law School of Law, Golden Gate University San Francisco, California

Professor Steven W. Bender

Professor of Law University of Oregon Eugene, Oregon

Professor Patrick ("Pat") A. Randolph, Jr.

Professor of Law School of Law, University of Missouri—Kansas City Kansas City, Missouri



FRIDAY, SEPTEMBER 24

11:10 am – 12 Noon A Rolling Loan Gathers No Loss: Distressed Sales & Workouts in the Shadow of Bankruptcy

The Panel will address major bankruptcy and title issues that impact distressed commercial real estate transactions. The panelists will focus on workouts and debt restructure with particular emphasis on conservatorships, foreclosures and the pursuit of single-asset real estate debtors. The Panel will also address the role of title insurance in the defaulted loan, as well as the impact on future lending of ALTA's decertification of the ALTA 21 Creditors' Rights endorsement, and what lenders and their counsel should do in the resulting vacuum.

Moderator:	Dena M. Cruz, Esq. Holme Roberts & Owen LLP San Francisco, California	
Speakers:	Lawrence R. ("Larry") Ahern, Esq. Burr & Foreman Nashville, Tennessee	-
	Michael E. Busch, Esq. Senior Vice President Regional Major Claims Counsel Fidelity National Title Group Irvine, California	
	Paul L. Hammann, Esq . Senior Vice President and Chief Title Counsel First American Title Insurance Company Tacoma, Washington	
	J. Stephen (" Steve") Werts, Esq. Cable Huston Portland, Oregon	
12:15 pm	Golfers Depart to the Golf de la Faune	
1:00pm – 4:00pm	Optional Activity – Walking Tour of Historic Quebec City	
1:00pm – 4:30pm	Optional Activity – Cruise on the St. Lawrence River and Walking Tour	
1:30pm	ACMA Annual Golf Tournament at Golf de la Faune – Shotgun Start	
7:30pm – 10:30pm	Reception/Dinner and Induction Ceremony Dress attire: coat and tie required	



AGENDA

SATURDAY, SEPTEMBER 25

7:00am – 9:00am

Continental Breakfast

8:00am – 8:50am

Third Party Legal Opinions After Fortress Credit Corp. v. Dechert LLP: Establishing Prudent Risk Management Policies and Practices

What does the *Dechert* case mean for third party opinion practice? What are the risks of bankruptcy-related opinions after the *General Growth Properties* decision? Will the recent elimination by ALTA of the availability of the creditors rights endorsement from title policies create pressure on borrowers' counsel to replace the endorsement with a legal opinion? What are ACMA members' firms doing to reduce or limit liability in connection with third party opinions? What more could ACMA members' firms be doing to limit liability in connection with third party opinions?

Moderator:	Lydia C. Stefanowicz, Esq. Edwards Angell Palmer & Dodge LLP Madison, New Jersey
Speakers:	Aaron E. Hoffman, Esq. Senior Vice President—Loss Prevention Attorneys' Liability Assurance Society, Inc. Chicago, Illinois
	Jeffrey W. Lem, Esq.

Davies Ward Phillips & Vineberg LLP Toronto, Ontario

Douglas R. Prince, Esq. Foster Pepper PLLC Seattle, Washington

Mark V. Purpura, Esq. Richards, Layton & Finger, P.A. Wilmington, Delaware

8:50am - 9:40am Alternative Fee Arrangements: Where's the Value?

This Panel will discuss structuring alternatives to the customary hourly billing arrangements and their successful implementation and evaluation, including cost controls; recognizing and working with a client's budget; accountability; value based billing; success fees; differentiating between commoditized low value tasks and high value tasks; the inherent conflict of interest between hourly rates, law firm economics and client goals; and the need for outside counsel to become indispensable to their client's business in order to justify high value billing.

Moderator: Alec G. Nedelman, Esq.

General Counsel, Structured Finance iStar Financial Inc. Santa Monica, California



SATURDAY, SEPTEMBER 25

Speakers:	Charles B. ("Charlie") Higgins, Esq. Senior Counsel, Investment Law Department CIGNA Corporation Hartford, Connecticut
	Deanna Lee, Esq. Assistant General Counsel AIG Asset Management Los Angeles, California
	Marcia W. Sullivan, Esq. Katten Muchin Rosenman LLP Chicago, Illinois
	Iris Tam, Esq. Blake Cassels & Graydon LLP Toronto, Ontario Canada
9:40 am — 10:00 am	Annual Business Meeting including Election of Regents
10:00 am — 10:50 am	The Never-Ending Story: The Present and Future of the Residential Mortgage Market, and the Ongoing Impact of Federal

Large numbers of foreclosures, defaults and under-water properties continue to haunt the residential mortgage industry. The Federal government has responded with regulatory reform legislation, an unprecedented series of new and amended regulatory changes, and ongoing major programs to avoid foreclosures and aid troubled borrowers. Meanwhile, the government has placed Fannie Mae and Freddie Mac into conservatorship as debate moves forward over the future structures of the GSEs. The panelists will discuss the present state of the residential mortgage market and the present and future impact of the Federal government's unprecedented actions in this key portion of the economy.

Intervention

Moderator:	Michael C. Flynn, Esq. General Counsel—Mortgage Banking PNC Financial Services Downers Grove, IL
Speakers:	Joseph M. Kolar, Esq. Buckley Sandler Washington, DC
	Anne Sutherland, Esq. Nationstar Mortgage LLC Lewisville, Texas <i>Additional speaker to be announced.</i>

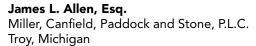
AGENDA SATURDAY, SEPTEMBER 25

10:50 am – 12 Noon Through the Looking Glass: Differing Perspectives on Distressed Real Estate Loans and Workouts

The Panel will take an illustrative troubled loan and analyze it from the perspective of various parties including a special servicer, lender's workout counsel, borrower's workout counsel, borrower's bankruptcy counsel. The Panel will also be covering the eventual sale of the loan to a third party.

> Moderator: James C. Wine, Esq. Nyemaster Goode, P.C. Des Moines, Iowa

Speakers:



Thomas A. Hauser, Esq. Ballard Spahr, LLP Baltimore, Maryland

John L. Hosack, Esq. Buchalter Nemer Los Angeles, California

Thomas J. Miraglia Berkadia Commercial Mortgage LLC Horsham, Pennsylvania

Everett S. Ward, Esq. Quarles & Brady LLP Chicago, Illinois

After 12Noon	Free Time to Enjoy Quebec City
1:00pm – 5:30pm	Optional Activity – The Flavor Trail of the Island of Orleans
6:30pm – 7:30pm	Reception – Dress to suit your evening's activities
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 restaurant charges.



GOLF

ACMA Annual Golf Tournament at Golf de la Faune—A Championship Course in the Heart of the City

Friday, September 24, 2010

Shotgun start at 1:30 pm.

Golf de la Faune 7900 rue du Marigot Quebec G1G 6T8

- Golf course is located 20 minutes from the hotel.
- A shuttle bus is provided. Golfers to leave at 12:15 pm from the hotel lobby.
- Fee: \$125 per person. Fee includes shuttle to golf course, greens fee, cart and box lunch.
- Rental Clubs (new COBRA sets): \$25 CAD plus tax (you will need to pay onsite).
- The golf course does NOT rent any shoes.

The Golf de la Faune, a links' style course, is set in an astonishing natural environment. If you are successful in avoiding their 8 water hazards and 45 sand traps, the pin placements on the huge 8,500 sq. ft. greens should be enough to satisfy or terrify the most avid golfers.

The natural beauty of the course becomes self evident with the first swing without requiring the best stroke of the day. After easing into the first hole, the rest of the course is a variety of holes ranging from par 3's up to 212 yards and a par 5 of 630 yards.

The back nine will take your breath away! Beware if you decide to take the challenge! The 12th to the 16th hole will require everything you've got in the bag.

Additional Tee Times

Organized golf can be made available to ACMA members and guests on Thursday, September 23 and Saturday, September 25.

Those interested should make arrangements **prior to Friday, September 3** by contacting **Rob Sargeant** (aka Golf Commissioner) at rsargeant@williamskastner.com or (206) 628-6600.



LEISURE

Walking Tour of Historic Quebec City

For all tours, please be sure to wear comfortable walking shoes and to bring your camera. Thursday, September 23, 1:00pm – 4:00pm **OR** Friday, September 24, 1:00pm – 4:00pm

Meet in hotel lobby by 1:00pm. Fee: \$40 per person

Take a step back in time and visit the only walled city north of Mexico. This enclave of

cobbled lanes and winding streets weaves together monuments, museums, churches, shops and outdoor cafes. See and feel the unique "old world" ambiance of Quebec City. Old Quebec will offer you pleasant surprises at every turn. The tour begins at the hotel and ends at Place Royale, the cradle of French civilization in North America, located in the lower part of Old Quebec. This tour includes a ride in the Funicular – a safe, inclined cable railway that links Upper Town to Lower Town. After the walking tour you will have time to explore the boutiques, restaurants and hidden charms of Old Quebec.



Cruise on the St. Lawrence River and Walking Tour of Place Royale and Petit Champlain



Thursday, September 23 1:00pm – 4:30pm **OR** Friday, September 24 1:00pm – 4:30pm

Meet in hotel lobby by 1:00pm. Fee: \$75 per person

From the hotel, guests will walk through some of the narrow streets, jump on board the Louis-Jolliet for an afternoon 1½-hour cruise along the St. Lawrence River. Along with a professional guide, admire the bucolic Ile d'Orleans and learn its history. Admire the Montmorency Falls, the highest waterfall in Eastern Canada. View the port installations on both shores of the St. Lawrence and cruise beneath the prestigious Chateau Frontenac, perched atop Cap Diamant, with the majestic Laurentian Mountains in the background.

Following the cruise, the second part of the tour will take place with a walk through the Petit-Champlain district—the oldest commercial district in North America and Place Royale—the cradle of



French civilization in North America and the site of Notre-Dame des Victoires Basilica. This tour includes a ride in the Funicular, an inclined cable railway that links Upper Town to Lower Town. Guests will enjoy a nice walk back to the hotel. After the walking tour you will have time to explore the boutiques, restaurants and hidden charms of Old Quebec.

The Flavor Trail of the Island of Orleans

Saturday, September 25, 1:00pm – 5:30pm

Meet in hotel lobby by 1:00pm. Fee: \$110 per person

This gourmet tour will introduce you to the culture and the history of the region's first settlers. The Island of Orleans, classified as an historical district, is located in the middle of the St. Lawrence River. Let yourself be enchanted by its beauty, its tradition and pastoral, seasonal rhythms.

Leaving the heart of Quebec City, you will be led onto the beautiful and historic Island of Orleans where a first stop will be made at Le Vignoble de Sainte-Petronille, a vineyard that lays on the shore of the St. Lawrence River right in front of the Montmorency Falls. Here, wine tasting and a guided tour of the vineyard is on the program.

Next stop will be at Le Jardin des Arts, an art gallery that represents works of 75 local artists. The tour then continues on to Le Domaine Steinback, a bio-certified farm

operation located on a 30-acre estate along the St. Lawrence River. The site is composed of an ancestral home, a 4,000-tree apple orchard, ducks and geese, a cider house, a vinegar factory and an interpretation centre with an open kitchen for processing homegrown products. A guided visit of the site in a New France ambiance will be provided as well and sample tastings of their products. On your way back to Quebec City, a stop will be made at the Montmorency Falls, a true discovery with its impressive waterfalls of 272 feet high and centuries of history! A cable car ride will take you to the top. Stairways, lookout points, bridges and boardwalk are especially designed to allow admiration of the natural elements surrounding the area.



TRAVE



Fairmont Le Chateau Frontenac Hotel 1 Rue Des Carrieres

Quebec City, Quebec, Canada G1R 4P5

Reservation Options:

- Online: https://resweb.passkey.com/go/2010acma
- Call-in: (800) 441-1414 or (418) 692-3861
- Room Rate: \$259 CAD Fairmont Room single/double
- Hotel Reservations Deadline: Friday, August 20, 2010

Please mention ACMA group code: ACMA01 to obtain the group rate.

Hotel reservations are on a first-come, first-serve basis until August 20, 2010 or until the block has sold out. ACMA cannot guarantee the group rate if rooms are still available in the ACMA block after August 20.

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

Standing high on a bluff overlooking the mighty St. Lawrence River, Fairmont Le Château Frontenac is not merely a hotel located in the heart of Old Québec—it is *the* heart of it. At Fairmont Le Château Frontenac, guests are guaranteed a memorable and inspiring stay in one of the most beautiful cities in the world with easy walking access to all of the wonderful sites and experiences that Old Québec has to offer.

Accolades include:

- CAA/AAA Four Diamond Award
- Four Green Keys rating, Hotel Association of Canada
- 2009 T+L 500 Best hotels in the world, Travel + Leisure magazine
- Quebec City named 12th Top destination in the World & 6th in North America, Condé Nast Traveler Reader's Choice Awards
- Quebec City named 3rd Top North American City, 2009 World's Best Awards, Travel + Leisure magazine
- 2009 Condé Nast Traveler Reader's Choice Awards, Best Resort

Transportation

- Airport: Fly into Jean-Lesage International Airport in Quebec City. The airport is located 30 minutes from the Fairmont Le Chateau Frontenac Hotel.
- Taxi: One-way taxi ride is a flat rate of \$32.50 CAD.
- Self Parking: \$26 CAD
- Valet Parking: \$31 CAD

Both include in/out privileges.

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 late September, the high is 64 and low is 45.

REGISTRATION FORM

ACMA 2010 Annual Meeting September 23-25, 2010 Fairmont Le Chateau Frontenac Quebec City, Canada

Register by Email, Fax, or Mail

Registration deadline: August 25, 2010 American College of Mortgage Attorneys 9707 Key West Avenue, Suite 100, Rockville, Maryland 20850

T (301) 990-9075 • F (301) 990-9771 E acma@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, August 20, 2010. Please reserve early as the room block may fill quickly.

Rate: \$259 CAD Single/Double To make reservations call: (800) 441-1414

1. REGISTRANT INFORMATION

First ACMA Meeting? YES NO

REGISTRANT NAME

BADGE FIRST NAME (if other than above)

Firm Name		
Firminame		
Address		
City	State	Zip
Country		
Phone	Fax	
Email		
Spouse/Guest Name(s)	

Special Dietary Requirement:

Dine-A-Round

Require special accommodations to participate (attach written description)

2. EVENT ATTENDANCE

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

THURSDAY	Registrant	Spouse/
Corporate Counsel Lenders' Group Meeting		Guesi
Limited to Corporate Counsel		
Board of Regents Meeting		
State / Provincial Chairs' Meeting		
Tour of Place Royale and Petit Champlain	□ \$75	\$75
Cruise on the St. Lawrence River and Walk-	\$40	□\$40
ing Tour of Place Royale and Petit Champlain President's Reception		
Dine-A-Bound		
FRIDAY		
Continental Breakfast	<u> </u>	
CLE Sessions		
Golf Tournament	□ \$125	🗆 \$125
Cruise on the St. Lawrence River and Walk- ing Tour of Place Royale and Petit Champlain	□\$75	□\$75
Walking Tour of Historic Quebec City	□\$40	□\$40
Reception / Dinner / Induction Ceremony		
SATURDAY		
Continental Breakfast		
CLE Sessions		
The Flavor Trail of the Island of Orleans	□\$110	□\$110
Reception		

3. PAYMENT INFORMATION

a. Meeting Registration Fee

	Before 8/25/10	After 8/25/10	
☐ Fellow	\$775	\$825	
Senior Fellow	\$620	\$670	
Sponsored Non-Fellow	\$850	\$900	
Fellow Speaker	\$775	\$825	
Non-Fellow Speaker	Complii	Complimentary	
□ Academic	Complii	Complimentary	
Spouse / Guest	\$150	\$175	

b. Golf Tournament

Tournament Fee: \$125 per player. Fee includes shuttle to course, greens fee, cart, and box lunch.

Name

Ava. Score

Frequency of play

Male Female Handicap

Box Lunch Chicken Veggie

Name

Avg. Score

Frequency of play

Male
 Female Handicap

Box Lunch Chicken Veggie For you to secure your spot on the Golf Tournament, you will need to register and pay in advance by Wednesday, August 25, 2010. Cancellations must be made in writing to ACMA staff by Wednesday, August 25, 2010, for a full refund. No refunds after Wednesday, August 25, 2010.

c. Additional Golf

Contact Rob Sargeant for tee times at (206) 628-6600 or rsargeant@williamskastner.com

Registrant: Thursday Saturday

Guest: Thursday Saturday

Name

Name

d. Fee Totals

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

e. 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

f. Cancellation Policy

If you cancel any event(s) prior to August 25, 2010 there will be a \$50 cancellation fee. No refunds after August 25, 2010. For Golf cancellation policy, please see above.



American College of Mortgage Attorneys 9707 Key West Avenue, Suite 100 Rockville, Maryland 20850 T (301) 990-9075 F (301) 990-9771 E acma@mgmtsol.com W www.acmaatty.org

AMERICAN COLLEGE OF MORTGAGE ATTORNEYS 37th ANNUAL MEETING SEPTEMBER 23-25, 2010 FAIRMONT LE CHATEAU FRONTENAC OUEBEC CITY, CANADA