

**Maryland Mortgage Fraud Prevention Project**  
**Pro Bono Attorney Training - Friday, March 26, 2010 10:00 a.m. to 2:00 p.m.**  
**502 South Sharp Street, Baltimore, MD and via WebEx**  
**Co-sponsored by**  
**Civil Justice Inc. and The Federal Reserve Bank of Richmond, Baltimore Branch**

*Agenda*

*Reviewing Home Purchase Contracts & Mortgage Documents*

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| 9:00 a.m. - 9:45 a.m.   | <b>Sign In</b> (No On-Site Registration) Coffee/Light Breakfast  |
| 10:00 a.m. - 10:15 a.m. | <b>Welcome/Introductions</b> <ul style="list-style-type: none"><li>• Overview of Maryland Mortgage Fraud Prevention Project<br/><i>Phillip R. Robinson, Esq.</i><br/><i>Diane Cipollone, Esq.</i></li></ul>  |
| 10:15 a.m. - 10:45 a.m. | <b>Maryland Mortgage Fraud Protection Act</b> <ul style="list-style-type: none"><li>• Overview of Act &amp; Doing Well While Doing Good<br/><i>Phillip R. Robinson, Esq.</i></li></ul>   |
| 10:45 a.m. - 12:00 p.m. | <b>Typical Purchase Agreement &amp; Mortgage Loan Documents</b> <ul style="list-style-type: none"><li>• What Buyer's Attorney Should Look For/Red Flags</li><li>• Is Borrower Getting the Mortgage Applied For?<br/><i>Diane Cipollone, Esq.</i></li></ul> |
| 12:00 p.m. - 12:15 p.m. | <b>Lunch Break</b>   |
| 12:15 p.m. - 1:00 p.m.  | <b>Regulation of Mortgage Lenders and Mortgage Brokers</b> <ul style="list-style-type: none"><li>• Licensing Requirements</li><li>• Compliant &amp; Non-Compliant Broker Fee Agreements<br/><i>Calvin Wink, Jr.</i></li></ul>                              |
| 1:00 p.m. - 2:00 p.m.   | <b>Real Estate Settlement Procedures Act (RESPA)</b> <ul style="list-style-type: none"><li>• New Good Faith Estimate &amp; New HUD Settlement Statement</li><li>• Potential Problems &amp; Red Flags<br/><i>Teresa R. Williams</i></li></ul>               |
| 2:00 p.m.               | <b>Adjourn</b>   |