



Presents

The 5th Annual Training Conference

A Time To Build:

Increasing Your Counseling Power - Moving from
Good to Great

Co-sponsors:

**The Association of Housing Counselors
and**



April 25 - 27, 2007
The Speedway Club
@ Lowe's Motor Speedway
5555 Concord Parkway South
Concord, NC

TRAINING SCHEDULE

Wednesday, April 25 - 1:00 p.m. – 5:00 p. m.

12:15 p.m. Registration

1:00 p.m. Welcome, Overview and Case Studies

2:30 p.m. Analyzing and Working with a Credit Report

Thursday, April 26 - 8:30 a.m. – 5:00 p.m.

8:30 a.m. Registration and Breakfast

9:00 a.m. Training with Mary Crawford

12:15 p.m. Luncheon - TBA

2:00 p.m. Continuation – Training with Mary Crawford

Friday, April 27 - 9:00 am - Noon

8:30 a.m. Breakfast

9:00 a.m. Case Management in Housing Counseling

10:30 a.m. Panel Discussion: Working With Lenders

REFUNDS & CANCELLATIONS

Fee will be refunded @ 80% if the cancellation is received by April 15. There will be no refunds after that time but substitutions may be made at any time at no additional cost.

Early Bird Discounts

All registrations received by **March 28, 2007** will receive a **10%** discount. Additional discounts for multiple registrations from same organizations – 3 or more will receive an additional \$10.00 per person.

Hotel Accommodations Group Code is PUI

Hotel	Phone Number	Cost	# of Rooms	Free Internet	Register by:
Wingate Inn	(704) 979-1300	\$94	30	X	4/1
Sleep Inn	(704) 979-8800	\$69	30	X	4/10

Check for other hotels in the Concord Mills Area
at Exit 49 - Speedway Blvd off I-85 in Concord, NC.

REGISTRATION FORM

Name:
Agency:
Position/Title:
Address:
City/State/Zip:
Phone:
Fax:
Email Address:

Please enroll me in:

- Full Conference - Fee: \$125.00
 Thursday Only - Fee: \$100.00

Method of Payment:

Payment by check or credit card must accompany registration:

- Check enclosed

(Make check payable to **Prosperity Unlimited, Inc., P. O. Box 1095, Concord, NC 28026-1095**)

- MasterCard Visa

Account # _____

Exp Date: _____

Verification Code _____

Cardholder's Name _____

(As it appears on card) Billing will show Donna Gordon.

RESERVATION OF RIGHTS

We reserve the rights to substitute instructors or change conference schedule. This training conference is brought to you by Prosperity Unlimited, Inc. and The Association of Housing Counselors. Up to 15 continuing education credits will be given.

5th Annual Training Conference

A Time To Build:

Increasing Your Counseling Power – Moving from Good to Great

Description of Workshops:

HANDS-ON TRAINING

Bring your calculators and your questions.

TRAINING WILL BE ON:

Analyzing and Working With a Credit Report

Rhonda Babinski, – Account Executive in Mortgage Resources for NC & SC

First Point

www.firstpointresources.com

This workshop will focus on how do lenders evaluate credit, how to read and interpret credit reports and on solutions to credit issues.

Foreclosure Prevention/Loan Workout/Pre-Purchase Counseling

Mary Crawford – National Program Manager

BorrowSmart Public Education Foundation

www.borrowsmart.org



Workshop is designed to prepare practitioners for educating homeowners and potential homebuyers about homeownership retention, foreclosure prevention, loan servicing and loss mitigation. She will share the lessons learned in an easy-to-understand format that you can share with your clients. Receive guidance on how to assess client loan documents and provide post purchase counseling. You will also receive expert advice on early delinquency servicing requirements, loss mitigation program requirements and the foreclosure process.

Additionally, it will prepare you to educate homeowners and potential homebuyers about homeownership, the differences between nonprime lending and predatory lending, how to identify lending scams and financial fitness. You will receive guidance on how to read good faith estimates, Federal Truth in Lending, and settlement statements. You will receive expert advice on educating the consumer, mortgage loan documents and learn the best methods for developing housing counseling procedures, financial management skills, and what steps are needed for a successful counseling session.

Case Management in Housing Counseling

Robin Brown– Lakewood CDC

Rosaline Hunt – Positive Images and Expressions

Facilitator: Louise Mack, Prosperity Unlimited, Inc.

This workshop will focus on techniques in case management - learn what it is, how to do it and when to do it. Questions and answers will address whether we manage our cases or do our cases manage us. Participants are encouraged to bring copies of their assessment tools that they use in analyzing the potential for clients to become homeowners.

Panel Discussion: Working With Lenders

Tamara Bowles – First Citizens Bank

Kim Graham – Branch Bank & Trust

www.borrowsmart.org

Facilitator: Jackie Edward-Walton

The Association of Housing Counseling

This workshop will be an open discussion on the level of homebuyer's preparedness when applying for a loan.