



**20th ANNUAL WESTERN
HUD LENDERS' CONFERENCE**
September 9-11, 2019,
The InterContinental Hotel, San Francisco

***Welcome to the 20th Annual
WMAC Conference in San Francisco!***



Welcome to San Francisco and to the 20th Annual WMAC Conference! The Western Mortgagee Advisory Council was founded 20 years ago, at the end of the 90s, a time that many of us remember fondly – Friends, Titanic, Nirvana, Spice Girls, AOL, telephone modems, and cassette mixtapes. Y2K was a real threat, a gallon of gas was \$1.22 and you had to memorize and DIAL the phone number of your best friend.

So much is different, and so much is the same. Have you heard the 90s are back? High rise jeans, BH90210 and Doc Martens are in again!

Our theme for our 20th Annual conference is the 90s, so join the fun! We look forward to your active participation as we remember where we were then and look forward to the next 20 years!

A handwritten signature in blue ink, which appears to read "Stephen J. McLean". The signature is fluid and cursive, with a long horizontal stroke at the end.

President, Western Mortgagee Advisory Council

Monday, September 9, 2019

	Topic	Speakers
10:00 am - 1:00 pm	CONFERENCE REGISTRATION LOCATION: 3 RD FLOOR FOYER	SPONSORED BY: CBRE
11:45 am - 1:00 pm	NETWORKING LUNCH LOCATION: PACIFIC TERRACE,4TH FLR	SPONSORED BY: WALKER DUNLOP & DOMINION DUE DILIGENCE
1:00 pm - 2:15 pm	KEYNOTE SPEAKER: FIVE THINGS TO WORRY ABOUT IN 2019/2020 LOCATION: 3 RD FLOOR BALLROOM	MODERATOR: STEPHANIE MCFADDEN Richard K Green - Lusk Chair in Real Estate, Professor, Price School of Public Policy and Marshall School of Business, University of Southern California SPONSORED BY: BERKADIA
2:15 pm - 3:15 pm	HIGHLIGHTS FROM THE WEST	MODERATOR: STEPHANIE MCFADDEN Angela Corcoran – Production Division Director, Multifamily West Region, HUD
3:15 pm - 3:25 pm	WMAC OFFICER ELECTION	MODERATOR: STEPHANIE MCFADDEN AND TERRY WELLMAN
3:25 pm - 3:45 pm	BREAK LOCATION: 3 RD FLOOR FOYER	SPONSORED BY: KANTOR TAYLOR

Monday, September 9, 2019

3:45 pm – THE AFFORDABLE MATRIX
4:45 pm

MODERATOR: TERRY WELLMAN

Kent Neumann - Partner, Tiber Hudson

Erica Kodiyan - Branch Chief, HUD

Danny Gallant - Sr. Underwriter, HUD

Julie Carter - Sr. Underwriter, HUD

SPONSORED BY: ROCKPORT MORTGAGE


5:30 pm – WELCOME RECEPTION –
7:30pm PRESS CLUB

LOCATION: 20 YERBA BUENA LANE,
8 MINUTE WALK FROM HOTEL

Join us for a sampling of California Wines and light appetizers at this spacious wine bar and lounge.


BRING YOUR NAME BADGE FOR
ENTRY

**SPONSORED BY: WALKER DUNLOP &
DOMINION DUE DILIGENCE**

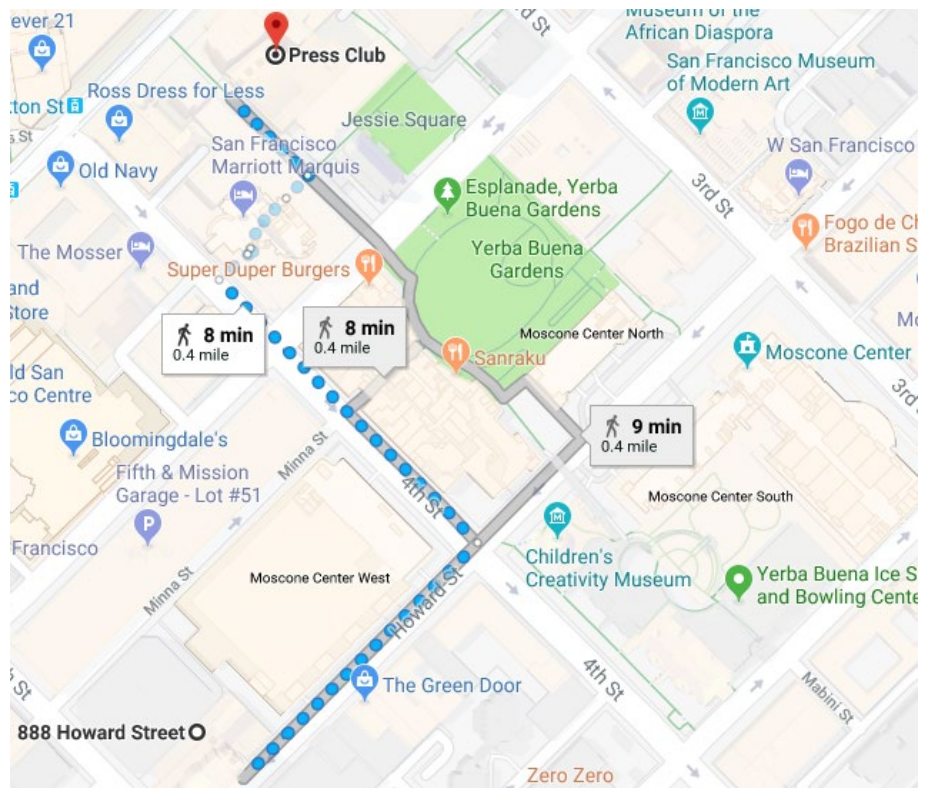
8 min (0.4 mile) 

via Howard St and 4th St
Mostly flat

888 Howard St
San Francisco, CA 94103

- ↑ Head northeast on Howard St
0.1 mi
- ↶ Turn left onto 4th St
0.2 mi
- ↷ Turn right toward Yerba Buena Ln
98 ft
- ↶ Slight left toward Yerba Buena Ln
23 ft
- Walk for 135 ft
135 ft
- ↑ Head northeast toward Yerba Buena Ln
69 ft
- ↶ Turn left onto Yerba Buena Ln
 Destination will be on the right
236 ft

Press Club
20 Yerba Buena Ln, San Francisco, CA 94103



Tuesday, September 10, 2019



Topic

Speakers

7:30 am –
9:00 am

CONTINENTAL BREAKFAST
LOCATION: 3RD FLOOR FOYER

SPONSORED BY: EBI CONSULTING

9:00 am –
9:45 am

**HUD HEADQUARTERS
UPDATE**
LOCATION: 3RD FLOOR BALLROOM

MODERATOR: BRUCE MINCHEY

Lamar Seats – Deputy Assistant Secretary Office of Multifamily Housing, HUD

Patricia Burke –Director Office of Multifamily Housing Production, HUD

9:45 am –
10:15 am

TO WAIVE OR NOT TO WAIVE...

MODERATOR: FORTY SEMADENI

Shannon Bergman – Underwriting Branch Chief, HUD

Ken Buchanan, Walker & Dunlop

Janine Garrison, Berkadia

SPONSORED BY: RED MORTGAGE CAPITAL

10:15 pm –
10:30 pm

BREAK

SPONSORED BY: KROOTH & ALTMAN

10:30 am –
11:00 am

**MAP/FAST TRACK – THEN
AND NOW: A MOST
EXCELLENT ADVENTURE**

MODERATOR: SCOTT THURMAN

Brad Biddle – Associate Director, Berkadia

Peter Edeburn – Chief UW, Healthcare, JLL

Bob Warren – Chief UW, Berkadia

SPONSORED BY: LOVE FUNDING

Tuesday, September 10, 2019

11:00 am – **WELCOME TO THE FUTURE:**
12:00 pm **MAP GUIDE UPDATE**

MODERATOR: KELLEY KLOBETANZ

Tom Bernaciak – Deputy Director, Office of Multifamily Housing Production, HUD

Kevin Han – Production Specialist, HUD

12:00 pm - **NETWORKING LUNCH**
1:00 pm LOCATION: PACIFIC TERRACE, 4TH FLR

SPONSORED BY: PARTNER ENGINEERING & SCIENCE, INC.

1:00 pm - **KEYNOTE SPEAKER:**
2:15 pm **EXTREME DECISION-MAKING LESSONS FROM THE ANTARCTIC**

MODERATOR: TERRY WELLMAN

David Hirzel – Maritime historian, author and small business owner.

SPONSORED BY: HUNT REAL ESTATE CAPITAL

2:15 pm – **PROCESS IMPROVEMENTS –**
2:45 pm **PULP FICTION OR REALITY?**

MODERATOR: RAELEE JONES

Tom Bernaciak – Deputy Director, Office of Multifamily Housing Production, HUD

SPONSORED BY: DOUGHERTY MORTGAGE LLC

2:45 pm – **RAFFLE WINNERS – “WHEN**
2:55 pm **YOUR LIFE DEPENDS ON IT”**

2:55 pm – **BREAK**
3:15 pm LOCATION: 3RD FLOOR FOYER

SPONSORED BY: LEVY, LEVY & LEVY

Tuesday, September 10, 2019

3:15 pm - **CASE STUDIES IN RISK,
4:15 pm WITH A 1999 TWIST**

MODERATOR: ED FOULON

Bryant Scogin – Deputy Chief
Underwriter FHA, KeyBank

Erica Kodiyan – Branch Chief, HUD

Shannon Bergman – Branch Chief, HUD

Mark Feilmeier – Branch Chief, HUD

SPONSORED BY: BERKADIA

4:15 pm – **IF YOU WANNA BE MY
5:00 pm LENDER.....YOU GOTTA GET
WITH MY FRIENDS**

MODERATOR: MEREDITH JOHNSON

Stacie Altmann – Director of Originations
- West, RBC Capital Markets, Inc.

Reagan Maechling – Vice President,
Enterprise Community Investment

Catherine Talbot - Senior Partner,
Candeur Group

SPONSORED BY: DWIGHT CAPITAL

5:00 pm - **CLOSING REMARKS**
5:05 pm

**STEPHANIE MCFADDEN AND TERRY
WELLMAN**

5:30 pm – **RECEPTION –
7:30 pm TABLETOP TAP HOUSE**
LOCATION: 175 4TH STREET,
6 MINUTE WALK FROM HOTEL.

Join us for a fun evening at this
game hall. Try your luck at Billiards,
ping pong or casino tables.

**BRING YOUR NAME BADGE FOR
ENTRY.**

**SPONSORED BY: JLL CAPITAL MARKETS,
KEYBANK REAL ESTATE CAPITAL,
GREYSTONE**

MAP TO RECEPTION – TABLETOP TAP HOUSE

LOCATION: 175 4TH STREET,
4 MINUTE WALK FROM HOTEL

4 min (0.2 mile)
via Howard St
Mostly flat

⚠ Use caution—walking directions may not always reflect real-world conditions

888 Howard St
San Francisco, CA 94103

- ↑ Head southeast toward Howard St
85 ft
- ↶ Turn left onto Howard St
0.1 mi
- ↶ Turn left onto 4th St
Destination will be on the right
200 ft

175 4th St
San Francisco, CA 94103

These directions are for planning purposes only. You may find that construction projects, traffic, weather, or other events may cause conditions to differ from the map results, and you should plan your route accordingly. You must obey all signs or notices regarding your route.

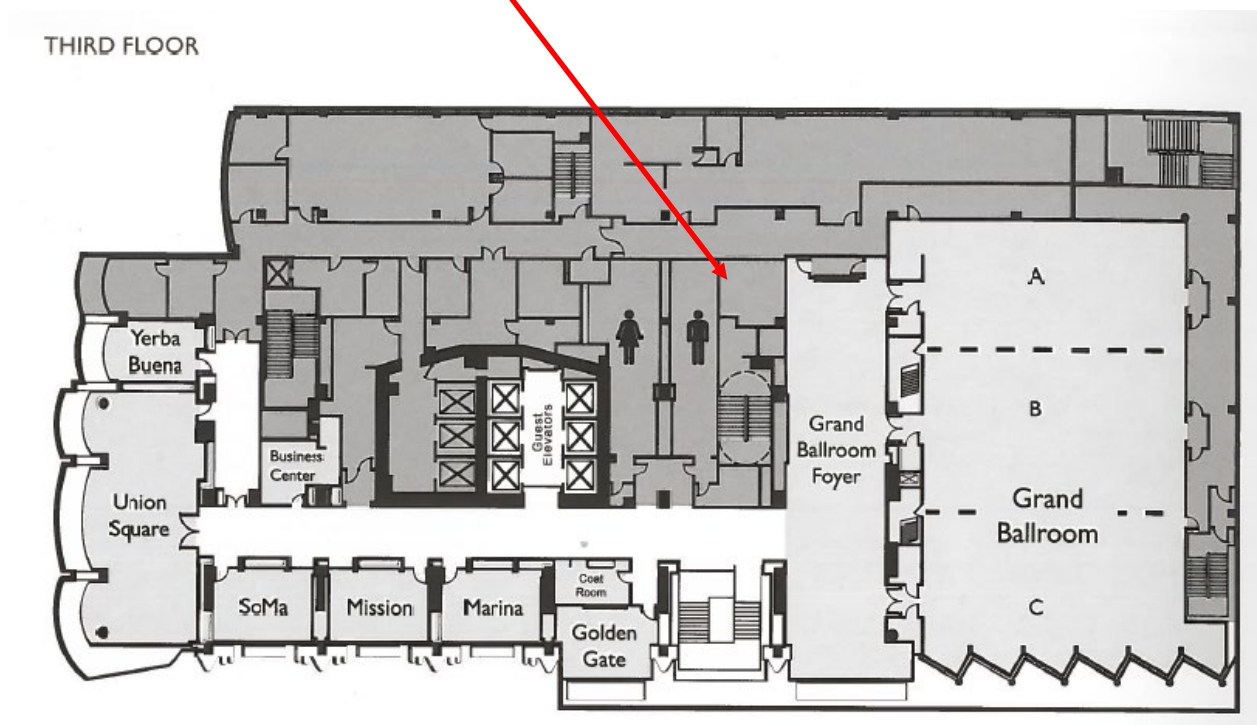
The map displays a walking route from 888 Howard Street to 175 4th Street. The route is marked with a blue line and a walking icon, indicating a 4-minute walk (0.2 miles). The route starts at 888 Howard Street, goes southeast on Howard Street, then turns left onto 4th Street, and ends at 175 4th Street. Landmarks and businesses shown on the map include Moscone West, University of the Pacific, Arthur A. Dugoni, Sprint Store, Central Computers, Oasis Grill, Freshroll Vietnamese Rolls & Bowls, and various other shops and restaurants. The map also shows street names like Mission St, Minna St, Howard St, and 4th St.

Wednesday, September 11, 2019

	Topic	Speakers
7:15 am – 9:00 am	CONTINENTAL BREAKFAST LOCATION: 3 RD FLOOR FOYER	SPONSORED BY: WELLS FARGO MULTIFAMILY CAPITAL
9:00 am – 11:00 am	LENDER AND HUD FORUM (INVITATION ONLY) LOCATION: UNION SQUARE	MODERATORS: STEPHANIE MCFADDEN AND TERRY WELLMAN SPONSORED BY: WMAC
8:00 am – 5:15 pm	221(D)(4) TRAINING LOCATION: 3RD FLOOR GRAND BALLROOM	HOST: SCOTT THURMAN, TERRY WELLMAN SPONSORED BY: WMAC
8:00 – 8:30 am	Welcome / General Overview of 221(d)(4)	
8:30 – 9:30 am	Appraisal and Market Study	
9:30 – 10:15 am	Architectural, Engineering, and Cost Reviews	
10:15 – 10:30 am	Break – Sponsor: Carlton Fields	
10:30 – 11:15 am	Environmental	
11:15 – 12:15 pm	Part I – (Who’s Who, IOI, Escrows & Reserves)	
12:15 – 1:15 pm	Lunch (Pacific Terrace) – Sponsor: Partner Engineering & Science	
1:15 – 3:15 pm	Part II – (Stages of UW, Risks/Mitigants, Best Practices)	
3:15 - 3:30 pm	Break– Sponsor: Carlton Fields	
3:30 – 4:15 pm	Closings	
4:15 – 5:00 pm	Construction Administration	
5:00 – 5:15 pm	Wrap-Up	

Map of 3rd Floor

- **Registration and Breaks** – Grand Ballroom Foyer
- **Grand Ballroom** – A, B and C
- **Additional Dining Seating** – Marina, Mission, SoMa
- **Wednesday Lender & HUD Roundtable** – Union Square
- **Stairwell access to Lunch venue** (Pacific Terrace on the 4th Floor)



Wi-Fi Access in Meeting Space:

- **Wi-Fi Network Name: WMAC**
- **Wi-Fi Password: WMAC2019**

WMAC Members as of 8/30/2019

Corporate Members - Lenders

Arbor Realty Trust, Inc.
Bank of America FHA Team
Bank of Montana
Barings Multifamily Capital
Bellwether Enterprise
Berkadia
Bonneville Multifamily Capital, LLC
California Community Reinvestment Corporation
Capital One, National Association
CBRE
Centennial Mortgage, Inc
Dougherty Mortgage LLC
Dwight Capital
Eastern Mortgage Capital
Gershman Mortgage
Grandbridge Real Estate Capital LLC
Greystone Funding Company, LLC
Highland Commercial Mortgage
Housing & Healthcare Finance
Hunt Real Estate Capital
JLL Multifamily
KeyBank Real Estate Capital
Love Funding
M&T Realty Capital Corporation
Merchants Capital Corp.
Newmark Knight Frank
NorthMarq
Paragon Mortgage Corporation
PGIM Real Estate Finance
PNC Real Estate
Red Mortgage Capital, A division of ORIX Real Estate Capital
Rockport Mortgage Corporation
Rose Community Capital
SunTrust Bank
Walker & Dunlop
Wells Fargo Bank NA

Associate Members

ACRESWorld, Inc.
AEI Consultants
BBG, Inc.
Carlton Fields
Dominion Due Diligence Group
EBI Consulting
First American Title Insurance Company
Frankel Capital
Goldfarb & Lipman LLP
Harvey Law PLLC
Integra Realty Resources
Interwest Engineering and Development, Inc.
JPS & Associates, Inc.
Kantor Taylor PC
Krooth & Altman LLP
LendingStandard
Levy, Levy and Levy
Murphy Consulting LLC
Norris George & Ostrow, PLLC
Novogradac & Company LLP
Partner Engineering and Science, Inc.
Pepper Hamilton LLP
Tiber Hudson LLC
Vorys, Sater, Seymour and Pease LLP
VSI Appraisal Group
WegoWise by AppFolio

Notes

**SAVE
THE DATES!**

2020 WMAC Conference:

8/31/20 to 9/2/20

Denver, Hyatt Regency

2021 WMAC Conference:

9/13/21 to 9/15/21

**San Francisco,
InterContinental**