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# Spring Seminar

MARCH 30 - APRIL 1, 2022  
Hyatt Regency Newport Beach

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Register Online at [www.CaliforniaMortgageAssociation.com](http://www.CaliforniaMortgageAssociation.com)

# GENERAL INFORMATION

## LOCATION:

The CMA Spring Seminar will be held March 30 – April 1, 2022 at the Hyatt Regency Newport Beach, located at 1107 Jamboree Road, Newport Beach, CA 92660. For room reservations, call the hotel at (415) 397-7000 or (800) 937-8461. Ask for the “CMA 2022 Spring Seminar” rate. (Room rate is \$195 + \$10 resort fee per night Single/Double) through March 1, 2022 or until sold out.

## SEMINAR FEES:

Full registration includes seminar events, materials, cocktail/networking receptions and Friday lunch.

	Registration received on or before March 17, 2022	Registration received from March 18, 2022 to date of seminar
CMA Member	\$495	\$595
Additional Attendee Same Company	\$395	\$495
Non-Member	\$695	\$795
Registration Total	\$ _____	\$ _____
PAC Raffle Tickets (voluntary; \$20 or more)	\$ _____	\$ _____
<b>TOTAL ENCLOSED</b>	<b>\$ _____</b>	<b>\$ _____</b>

## REFUND POLICY:

Cancellations received in writing on or before March 17, 2022 will receive a credit toward a future seminar. Cancellations received in writing on or after March 17, 2022 will not receive a credit or refund.

## CMA DISCLAIMER STATEMENT:

Views, statements, information, and materials provided at CMA seminars do not necessarily reflect the views of the California Mortgage Association, its Officers, Directors, or Members. When considering any document, opinion, publication, or other material obtained from CMA or from any CMA event, attendees and recipients of the information are advised to seek qualified counsel as to the suitability of that material or information for their own business operation or use.

## PHOTO/VIDEO DISCLAIMER:

By registering for and attending this conference, you agree that your image may be taken during the conference and used at any time, without further notification, for printed materials, websites, social media and other marketing purposes.

## MISCELLANEOUS:

Please wear name badges to all functions. Tickets are required for various events. Please be courteous of others and place cell phones on silent mode. Program and speakers are subject to change without notice.

## MCLE INFORMATION:

This activity is approved for Minimum Continuing Legal Education Credit by the State Bar of California in the amount of 6 hours. The CMA certifies that this activity conforms to the standards for approved education activities prescribed by the MCLE Rules of the State Bar of California.



Newport Beach

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# Newport Beach

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## Wednesday, March 30, 2022

6:30 pm – 8:30 pm

### Opening Night Mixer

Join the CMA crowd for a fabulous boat cruise around Newport Harbor – start your networking and socializing Wednesday night aboard the Dream Maker for a luxury cruise around Newport Beach! You'll enjoy drinks, heavy appetizers and fun – all included in your seminar registration fees. (Separate reservation requested).

**Doors Open:** 6:30 pm and **Departure:** 6:45 pm - 7:00 pm.  
**Return to Port and Disembarking:** 8:30 pm  
Hornblower South; 2431 West Coast Hwy, Newport Beach, CA 92663



## Thursday, March 31, 2022

7:30 am – 8:30 am

### Continental Breakfast

7:30 am – 5:00 pm

### Seminar Registration

8:00 am – 10:00 am

### Exhibitor Set-up

10:00 am – 6:00 pm

### Exhibitor Fair Open

8:30 am – 10:00 am

### Attorney Round Tables **Back by Popular Demand!**

**Moderated by Lori Randich, Principal of Bay Laurel Financial | Pam Sosa, President, Standard Mortgage Financial Services, Inc.**

CMA's popular attorney round tables provide you with free access to the greatest legal minds in the industry. Bring your legal problems, bring your compliance questions and absolutely bring your legal pads! The information you will receive is **priceless!**

10:00 am – 10:30 am

### Networking Break

10:30 am – 12:00 pm

### **PART 1: Business Opportunities (and Risks) of New Zoning and Accessory Dwelling Unit (ADU) Laws**

**T. Robert Finlay, Esq., CMA General Counsel | Aaron Norris, Vice President, The Norris Group |**

**Dave Herzer, President, Herzer Financial**

Please join CMA's General Counsel, Robert Finlay, Aaron Norris and Dave Herzer as they examine the business opportunities (and risks) presented by the recently enacted SB 9 (allowing most residential lots to be split) and SB 10 (allowing up to 10 units on lots near mass transit hubs) and the latest ADU changes (did you know that ADUs can now have their own APNs and be sold separately). **Part 1** will discuss the legal requirements of SB 9 and 10 as well as provide an update on the ever-changing ADU rules.

12:00 pm – 1:30 pm

### Luncheon

1:30 pm – 3:00 pm

### Keynote Speaker

**Dr. Christopher Thornberg, Beacon Economics**

A perennial favorite with CMA members, Dr. Christopher Thornberg of Beacon Economics is a rare combination of wit and economic expertise. Having forecast the subprime crash that began in 2007, Dr. Thornberg is a recognized national expert on the economy. Always a lively and engaging speaker, Dr. Thornberg is an expert in economic revenue forecasting, regional economics, economic policy, labor markets and real estate markets. Expect a fast-moving, entertaining discussion of the state of today's markets and where we may be heading.



# Newport Beach

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## Thursday, March 31, 2022

3:00 pm – 3:30 pm

**Networking Break**

3:30 pm – 5:00 pm

**PART 2: Business Opportunities (and Risks) of New Zoning and ADU Laws**

**T. Robert Finlay, Esq., CMA General Counsel | Aaron Norris, Vice President, The Norris Group | Dave Herzer, President, Herzer Financial**

Please rejoin CMA's General Counsel, Robert Finlay, Aaron Norris and Dave Herzer as they discuss the business opportunities (and risks) presented by the recently enacted SB 9 (allowing most residential lots to be split) and SB 10 (allowing up to 10 units on lots near mass transit hubs) and the latest ADU changes (did you know that ADUs can now have their own APNs and be sold separately). **Part 2** will examine specific business opportunities, identify obstacles, discuss potential city and legal back lash and more. This is a Focus Group so please plan on participating – bring all your questions, experiences and ideas related to these transformative laws.

5:00 pm – 6:30 pm

**Cocktail Reception Sponsored by S.B.S. Trust Deed Network**

## Friday, April 1, 2022

7:30 am – 8:30 am

**Continental Breakfast in Exhibitor Area**

7:30 am – 12:00 pm

**Registration**

7:30 am – 12:00 pm

**Exhibitor Fair Open**

8:30 am – 10:00 am

**Marketing Your Private Lending Firm 2.0**

**Moderated by Glenn Goldan, Founder and CEO, ReProp Financial | James Perry, Founder and CEO, Alliance Portfolio | A.J. Poulin, Chief Revenue Officer, Applied Business Software**

Glenn Goldan will host a discussion with two key marketing experts in the specialty finance world. A.J. Poulin is the Chief Revenue Officer at Applied Business Software. A.J. became ABS's most successful sales rep since the company's inception, increasing sales by 300% in his first year alone. James "Jim" Perry, is Founder and CEO of Alliance Portfolio. Jim is well known in the industry for his marketing prowess in attracting both new borrowers and investors. You will find A.J. and Jim to be innovators and excellent communicators.

10:00 am – 10:30 am

**Networking Break**

10:30 am – 12:00 pm

**If I Knew Then What I Know Now**

**Moderated by Pam Sosa, President, Standard Mortgage Financial Services, Inc. | Odell Murry, President, MAI Financial | Steve Leidner, President, Lantern Financial | Don Hensel, President, North Coast Financial | Dave Woody, President, Woody Financial Reality Corporation |**

This panel of seasoned pros will candidly discuss how they may have done things differently, now that they have the benefit of hindsight. With time comes experience, and this group has over 200 years lending experience. Hear and discuss practice-related successes. Learn to avoid some of the pitfalls, regrets, and challenges that these panelists would have done differently if they "knew then what they know now."

12:00 pm

**Seminar Concludes**