

DON'T BE LEFT OUT! THIS IS A GREAT MEETING TO START A NEW 2010!



January 19th, 2010 Meeting
San Diego County Escrow Association

Dear SDCEA Friend,

We NOW have three panelists .. to take your questions, give their thoughts, concerns, and comments about the new GOOD FAITH ESTIMATE and HUD.

RESERVATION form link below. There is still time to make your reservations! Come join us for an evening of TIMELY EDUCATION, GOOD FOOD, and COMRADERIE with your FRIENDS in the BIZ!

Make sure to forward this invite to all your friends in the industry. Loan Brokers, Lenders, Bankers, Processors, Real Estate Agents, Transaction Coordinators! We all need to work together!

Genia Engelstad

2010 San Diego County Escrow Association President

Genia@EliteEscrowServices.com

858-300-3617 ~ Direct

Panel Members



Ed Smith Jr. (Smitty)

Ed Smith, Jr. is the founder and broker of Ed Smith, Jr. & Associates. He has 26 years experience in the industry as a loan officer and wholesale account executive for a major lender. Ed founded Plaza Financial Group in June 1993. His full service brokerage firm has earned the reputation in the San Diego County marketplace as the "go to" brokerage firm for honest, straightforward mortgage education, consulting and sustainable mortgage solutions.

Ed has held multiple positions within the California Association of Mortgage Brokers (CAMB) and is past president of the San Diego chapter. For the last 3 years he served as Chairman of Government Affairs and Industry Relations. He is a CAMB instructor, National Freddie Mac Credit Smart instructor and certified expert witness in California. Ed frequently serves as the local, state and national media spokesperson for the mortgage brokerage trade association and often testifies and advocates on behalf of the industry before Congress the California State Legislature, Community Groups and Trade Associations.

Smitty has had the privilege to be named the associations coveted honor of, "CAMB Broker of the Year", and has been presented both a Joint California State Senate Resolution and a California Assembly Resolution for his tireless dedication to the industry and consumer protection advocacy efforts in California.

Ed Smith, Jr. has been given the enormous honor of being elected to lead the California Association of Mortgage Brokers as President for the 2009-2010 term.



Belinda Austin

Belinda Austin is a Loan Officer with Ranch & Coast Mortgage Group in Encinitas and has an extensive background in the mortgage industry spanning more than a decade. She has worked the many channels of real estate finance to include retail, and correspondent banking before settling down into wholesale lending over seven

years ago.

Belinda served in the United State Army Reserves from 1995-2003. She currently serves as the 2009-2010 San Diego Chapter President, State Director and Regional Vice Chair of Government Affairs for the California Association of Mortgage Professionals (SD CAMP).

Theresa C. Ballard - Chief Executive Officer

Founder of BFO Solutions Incorporated whose professional experience spans over 30 years in the mortgage banking industry, primarily in Operations, Underwriting and Secondary Marketing; with additional experience as a Quality Control Trainer for various industry organizations including the National Association of Mortgage Brokers (NAMB) and California Association of Mortgage Brokers (CAMB). Experience includes a number of years in management of the Secondary Marketing Department of an East Coast mortgage lending operation; to include implementation of hedging policies, MBS trading and Master Commitment negotiations.

Theresa works closely with State and Federal Auditing Agencies and has acted as an Advisor to several State and Federal Agencies. Theresa's most recent focus has been on the development and implementation of Quality Control Policies and Procedures for Mortgage Brokers, Retail and Wholesale Lending operations and several Community Banks as well as the actual execution of Quality Control audits.

******New Location! **** New Location! **** New Location ******

Crowne Plaza San Diego

2270 Hotel Circle North

San Diego, CA 92108

619-819-7133

cp-sandiego.com

["CLICK HERE"](#) to get your Reservation Form.

Print it, fill it out, and send to:

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PD Holders are \$33.00
Members are \$35.00
Non-Members are \$45.00