

# CAMB Central Coast



## CHAPTER EVENT

### LOS ROBLES GREENS

299 South Moorpark Road  
Thousand Oaks, CA  
805-495-6421

### WED, SEPT 10, 2008

Registration 8:00 am  
Breakfast/Presentation  
8:30-10:30 am

### REGISTRATION

Please complete this form and fax  
to 805-856-0363  
or mail to: PO Box 4912  
Thousand Oaks, CA 91359

### PAYMENT MUST BE SUBMITTED WITH REGISTRATION!

VISA or MasterCard Only  
Checks payable to:  
CAMB Central Coast

**MEMBERS: \$25  
\$30 AT DOOR**

**NON-MEMBERS: \$30  
\$35 AT DOOR**

### QUESTIONS?

Call Sandy Shillington  
Chapter Coordinator  
805-816-6899

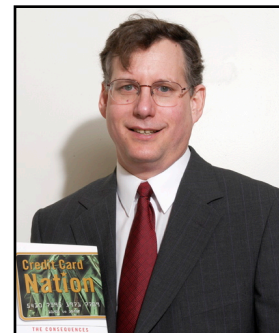
## September 10, 2008

### Breakfast Meeting Loan Modifications

#### Robert D. Manning PhD

In today's credit crisis, every loan originator needs an excellent debt relief program as part of their team. Hope Financial USA Funding (HOPE)

provides loss mitigation services for homeowners that are appropriate for their situation, such as an informal forbearance, formal forbearance, recasting, pre-foreclosure sale, loan modification, loan restructuring, short pay, short-sale authorization, or deed-in-lieu of foreclosure authorization. Hope Financial USA provides the Responsible Choice Plan (RCP) a patent pending Credit Card Relief Program.



***About Robert D. Manning, PhD** - Dr. Robert D. Manning, PhD, Research Professor and Director, Center for Consumer Financial Services at Rochester Institute of Technology is the author of CREDIT CARD NATION and a frequent expert witness before the US Congress. Dr. Manning accurately forecasted the end of the housing bubble in 2005 and predicted the 'consumer-led' recession in 2008. In addition, he designed the patent-pending Responsible Debt Relief (RDR) formula, a consumer debt capacity assessment algorithm. Dr. Manning will discuss the unique features of the 2008 mortgage and credit card crisis ("Double Financial Bubble"), the RDR Algorithm for assessing loan modifications and other consumer debt relief plans, and options available to consumers overwhelmed with debt and variable-rate loans.*

Company \_\_\_\_\_

Mobile Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email Address: \_\_\_\_\_

Name(s) of  
Attendees \_\_\_\_\_

Member? YES \_\_\_\_\_ NO \_\_\_\_\_

Circle Form of Payment: VISA \_\_\_\_\_ M/C \_\_\_\_\_ Check \_\_\_\_\_

Credit Card # \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Signature \_\_\_\_\_