



CONCURRENT SESSION PROPOSAL FORM

Please complete this form and submit electronically to Glenda Rogers at grogers@capcog.org indicating "2010 TCoA Session Proposal" in the subject line. Should you have questions about the proposal process, please contact Glenda at 512.916.6053.

Proposals are due by Friday, October 30, 2009 and may only be submitted via email.

| SESSION INFORMATION | | | | |
|---|--|-----------|---|-----------|
| SESSION TITLE: <i>(The session title should simply be a one-line heading for your session.)</i> | The Facts About FHA Reverse Mortgages for Seniors | | | |
| PRIMARY PRESENTER NAME: <i>(Individual who develops, arranges for co-presenters, oversees and attends the session.)</i> | David Cook | | | |
| TITLE: | Vice President | | | |
| ORGANIZATION: | SWBC Mortgage Corporation | | | |
| ADDRESS: | 9311 San Pedro Avenue Suite 950 | | | |
| TELEPHONE: | 210-477-7777 | | | |
| EMAIL: | dlcook@swbc.com | | | |
| <i>(Attach a brief, maximum one-page, biography or vita for this presenter.)</i> | Included on last page | | | |
| SESSION DESCRIPTION: <i>(Please write a concise, action oriented description that provides important facts and generates excitement about the session. Focus on your primary session objective and let potential participants know what you expect will happen as a result of the session. Focus on issues and outcomes rather than the speakers. Please limit your description to 50 words. This description will be the basis of text used in promotional materials.)</i> | Developed in 1989 as a result of input from AARP and FHA, the reverse mortgage has helped over 600,000 senior homeowners to remain secure in their home and maintain financial independence. But, a reverse mortgage is not suitable for all seniors and this session will provide facts and share alternatives that should be considered. Presentation includes video with testimonials from seniors and their children. | | | |
| LEARNING OBJECTIVES AND RELEVANCE TO FIELD OF AGING | | | | |
| LEARNING OBJECTIVES: <i>(What do you want the audience to learn? Please indicate 2 or 3 learning objectives, being as specific as possible. Consider what the audience is likely to be looking for at the conference when crafting the session objectives.)</i> | By the end of this session, attendees will: | | | |
| | <table border="1" style="width: 100%;"> <tr> <td style="width: 5%; text-align: center;">1.</td> <td><i>Understand the facts, program options, advantages and disadvantages of a reverse mortgage.</i></td> </tr> <tr> <td style="text-align: center;">2.</td> <td><i>Overcome misconceptions and provide precautions to take when considering a reverse mortgage</i></td> </tr> </table> | 1. | <i>Understand the facts, program options, advantages and disadvantages of a reverse mortgage.</i> | 2. |
| 1. | <i>Understand the facts, program options, advantages and disadvantages of a reverse mortgage.</i> | | | |
| 2. | <i>Overcome misconceptions and provide precautions to take when considering a reverse mortgage</i> | | | |

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|---|--|
| | <p>3. <i>Discuss alternatives to a reverse mortgage that might be more suitable for some seniors and their particular situation</i></p> |
| <p>RELEVANCE TO FIELD OF AGING: <i>(How will your session add value to the field of aging? Briefly respond – a few sentences per question.)</i></p> | <p>1. Why would those working or interested in aging-related issues be interested in this session? <i>A reverse mortgage may provide an option for many seniors to enable them to remain in their home and assist with the costs of maintaining their home and other rising costs such as taxes, insurance, medical care, food, medicine and similar. We have recently witnessed an influx of scam artists and pressure sales tactics focused on the marketing of reverse mortgages along with very negative (often biased) publicity. It is imperative that seniors and those working with seniors have a thorough understanding of this product and potential benefits if used properly.</i></p> <p>2. How will the session explain a program implementation strategy and identify lessons learned in replicating it for others? <i>Any professional working with seniors should be able to recognize the reverse mortgage as a viable option to assist some seniors with sufficient home equity in paying their daily expenses.</i></p> <p>3. How is the specific issue or strategy in your session connected to other work being done on this issue, or how does it represent a change? <i>The change is enabling seniors to recognize they can have a better life by freeing up additional income available with a loan insured by FHA with no requirement for monthly repayment as long as they are able to remain in their home.</i></p> |
| ADDITIONAL PRESENTER(S) | |
| <p><i>We <u>prefer</u> sessions that have no more than two presenters due to the limited time available per session. NOTE: Please tentatively confirm each presenter at this time. The final conference sessions will not be selected and announced until December. You may be asked to make changes to the session as proposed.</i></p> | |
| <p>ADDITIONAL PRESENTER NAME:</p> | <p>N/A</p> |
| <p>TITLE:</p> | |
| <p>ORGANIZATION:</p> | |
| <p><i>(Attach a brief, maximum one-page, biography or vita for this presenter.)</i></p> | |
| <p>ADDITIONAL PRESENTER NAME:</p> | <p>N/A</p> |
| <p>TITLE:</p> | |
| <p>ORGANIZATION:</p> | |
| <p><i>(Attach a brief, maximum one-page, biography or vita for this presenter.)</i></p> | |

SESSION FORMAT AND AGENDA

(Briefly respond – a few sentences per question).

1. PLEASE DESCRIBE THE FORMAT OF THE CONFERENCE SESSION:

Open with a 15 minute video including facts about the program including testimonials from seniors and their children sharing the positive change in their lives after funding a reverse mortgage.

Present some options, updates and enhancements to the program by FHA and how they provide additional alternatives for seniors and their advisors.

Present real case scenarios where seniors were able to resolve serious concerns and situations by funding a reverse mortgage.

Open the floor for questions and discussion of senior clients in situations where a reverse mortgage might have been an appropriate alternative.

2. HOW WILL YOU ENGAGE YOUR AUDIENCE?

Solicit discussions of real situations they are familiar with that might have been partially or totally resolved with the availability of additional income for the senior offered through a reverse mortgage.

3. PLEASE PROVIDE A SESSION OUTLINE THAT DETAILS HOW THE SESSION TIME WILL BE SPENT:

20 minutes Video and related discussion following viewing

20 minutes Power Point presentation providing product options, updates and alternatives for seniors and advisors

20 minutes Power Point presentations using real case scenarios where a reverse mortgage provided solutions

15 minutes Open discussion with audience soliciting open discussion of past situations where a reverse mortgage might have been useful

AUDIOVISUAL NEEDS

(For cost considerations, please indicate below only the A/V equipment that you actually plan to use. Flip charts, easels, LCD projectors, and laptops will be available upon request. We will attempt to supply other equipment as possible.)

| | | | |
|--------------------------|---------------------|--------------------------|----------------------------|
| <input type="checkbox"/> | Flip Chart | <input type="checkbox"/> | Easel |
| <input type="checkbox"/> | Laptop Computer | X | LCD Projector |
| <input type="checkbox"/> | Other (please list) | X | Other (please list) Screen |



The need for Special Accommodations will be respected. Please note what considerations you will require:

THANK YOU FOR YOUR SESSION PROPOSAL

Introduction Background

David's background includes over 45 years in the mortgage industry working first as a Loan Officer in his hometown of Irving, Texas while attending the University of Texas at Arlington.

David has held various regional sales management positions, in both Retail and Wholesale Lending, with companies such as Homestead Savings, Bank of America, Harbor Financial, Countrywide Home Loans and CTX Mortgage.

Since 2004, David has focused his efforts on reverse mortgage lending in order to provide assistance to senior homeowners. He has recently held senior sales management positions with Financial Freedom Senior Funding and World Alliance Financial managing wholesale divisions funding as many as 1,000 loans per month to senior homeowners.

Currently, David is the Vice President of Sales for Southwest Business Corp's Reverse Mortgage Division in San Antonio, Texas. In this position, David is focused on providing direct assistance to senior homeowners as well as conducting senior workshops with topics related to improving their security and financial independence.

David has been active on committees for the Austin Mortgage Bankers Association and Texas Mortgage Bankers Association. He currently is an approved instructor and course provider offering reverse mortgage continuing education classes to Realtors and Mortgage Professionals. David is also a licensed Texas Real Estate Broker, Mortgage Broker and Certified Senior Advisor.

David currently lives in Lago Vista, Texas with his wife of 40 years, Judy.