



# SPRING CONFERENCE

*Balboa Bay Resort*

MARCH 18-20, 2026 | NEWPORT BEACH, CA



FEATURING KEYNOTE SPEAKER

**RICK SHARGA**

FOUNDER/CEO CJ PATRICK COMPANY

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





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### General Information

#### LOCATION:

The CMA Spring Conference will be held March 18-20, 2026 at the Balboa Bay Resort, located at 1221 West Coast Highway, Newport Beach, CA 92663. For room reservations, call the hotel at (949) 645-5000. Ask for the "CMA 2026 Spring Conference" rate. (Room rate is \$309 + \$30 resort fee per night Single/Double) through February 13, 2026 or until sold out.

#### CONFERENCE FEES:

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

	Registration received on or before February 19, 2026	Registration received from February 20, 2026 to day of seminar
CMA Member	\$595	\$695
Additional Attendee Same Company	\$495	\$595
Non-Member	\$795	\$895
Guest for Wednesday Night Mixer	\$ 50	\$ 50
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 5, 2026 will receive a credit toward a future conference. Cancellations received in writing on or after March 6, 2026 will not receive a credit or refund.

#### CMA DISCLAIMER STATEMENT:

Views, statements, information, and materials provided at CMA conferences 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 6.0 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.





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## Wednesday, March 18, 2026

1:00 pm – 3:30 pm

### CMA Pickleball Tournament

Join us for an exciting Pickleball Tournament to support the CMA PAC! Whether you're a seasoned player or a beginner, this event promises fun and friendly competition for all. Enjoy an afternoon of pickleball, camaraderie, and community spirit while contributing to a great cause. All proceeds will benefit the CMA PAC, helping to advance important initiatives and our support advocacy efforts. *(Separate fee and registration required)*



6:00 pm – 7:30 pm

### Wednesday Night Network Mixer



Join your colleagues on the Bayfront Lawn at the Balboa Bay Resort for cocktails and appetizers on Wednesday evening. Enjoy beautiful Newport Beach, catch up with your peers, and start networking early!

## Thursday, March 19, 2026

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

### Marketing Roundtables

**MODERATED BY** Mayumi Bowers, CFO, Val-Chris Investments

Get insider access to the marketing strategies behind today's most successful industry brands. CMA exhibitors will share the secrets, tools, and techniques they use to stand out, generate business, and stay top-of-mind – making this an interactive, idea-packed session you won't want to miss.

10:00 am – 10:30 am

### Networking Break

10:30 am – 12:00 pm

### Avoiding the Avoidable: Fraudulent Transfers Under Bankruptcy Law

**Josh Scheer, Principal & Managing Partner, Scheer Law Group, LLP | MODERATED BY** Shafiq Taymuree, Executive V.P., Stonecrest

Imagine learning that, as a lender, you must return two years' worth of loan payments – even after the loan has been fully paid off. Or consider a loan secured by multiple cross-collateralized properties, each owned by a separate LLC, where your lien is stripped from the cross-properties, and your claim is reduced to unsecured debt despite sufficient overall equity. These are just a few examples of outcomes that can result from a misunderstanding of fraudulent transfer principles in bankruptcy law. This presentation explores how and why such transactions can be avoided and highlights practical steps lenders can take to minimize risk and prevent costly surprises if a borrower later files for bankruptcy. Contacting your attorney after the loan is made won't help you as much as knowing this before you ever make loan decisions during the origination period and during servicing of the loan.

# Thursday, March 19, 2026

12:00 pm – 1:30 pm

## Luncheon

1:30 pm – 3:00 pm

### Keynote Session with Rick Sharga, Founder and CEO of CJ Patrick Company

Rick Sharga is the founder and CEO of CJ Patrick Company, a data-driven market intelligence and advisory firm for the real estate and mortgage industries. A knowledgeable expert on the housing economy, Rick is one of the most frequently quoted sources on the U.S. economy, real estate, and mortgage and foreclosure trends. He has appeared on CNBC, CBS News, NBC News, CNN, ABC News, FOX, Bloomberg News, Nation, and NPR, and has twice been named to the News Inman 100, an annual list of the most influential real estate leaders. Rick will bring all his knowledge and expertise to a keynote address that will cover the U.S. economy and the national and California housing markets. Don't miss this rare, time-sensitive opportunity to get the crucial information you need right now to stay ahead of the market and make smart lending and servicing decisions that will protect your investments and help grow your business.



3:00 pm – 3:30 pm

## Networking Break

3:30 pm – 5:00 pm

### DSCR Loans: Retain Borrowers While Expanding Your Lending Footprint

**Nema Daghbandan, Esq., Partner, Fortra Law and CEO, Lightning Docs | Ryan Sailor, President, DIYA Finance LLC | Dillon Freeman, CFA, Senior Commercial Loan Officer, Fidelity Bancorp Funding | MODERATED BY Brad Laddusaw, CPA, CFO, S&L Capital Group**

There is no question that DSCR loans have been a valuable resource, not only for borrowers seeking an alternative long-term, fully amortized rental loan, but also for lenders looking to retain these borrowers as they acquire rentals across the country. Our panelists will break down the mechanics of the DSCR loan, loan submission/approval processes, what pitfalls to look out for in choosing a capital provider, and what markets it can open up to your traditional private money bridge lender. They will jump into market data, the legal implications in crossing state lines, and of course, the most pressing topic: How do I originate these loans? What works? What doesn't? And handling borrower objections. This will be a must-attend.

5:00 pm – 6:30 pm

## Cocktail Reception

# Friday, March 20, 2026

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

### Surviving a Regulator's Audit

**Frank Buda, Esq., Law Office of Frank M. Buda | MODERATED BY Pam Sosa, President, Standard Mortgage**

Being audited by any agency is never something you look forward to. Frank M. Buda is a former Deputy Commissioner I, II, and III of the Department of Real Estate (DRE) and a Real Estate Counsel who advises brokers on compliance with DRE laws and regulations. He also represents real estate licensees during DRE investigations, audits, or when an Accusation has been filed against them. In this session, Mr. Buda will share his experiences and insights to help you prepare for what can be a manageable audit experience. If you are well-prepared. We will also focus on Department of Real Estate audits, investigations, and general compliance with the real estate laws and regulations. Mr. Buda will offer details about how the DRE works when it seeks to investigate or audit a licensee. Learn how to prepare for and respond to a DRE audit.

10:00 am – 10:30 am

## Networking Break

10:30 am – 12:00 pm

### Out of State Lending Update

**Melissa Martorella, Esq., Partner, Fortra Law | MODERATED BY Jeff LaMott, Vice President & Partner, Val-Chris Investments, Inc., & Glenn Goldan, Founder & CEO, ReProp Financial**

Thinking about expanding beyond California? This session will cover the fundamentals of originating out-of-state loans, including licensing considerations, structuring differences, risk management, and the pros and cons of lending in other markets. Attendees will gain practical insights to help evaluate whether out-of-state lending is the right fit for their business. If you're looking to expand, consider looking outside of California.

12:00 pm

## Conference Ends