

2009 Regional Conference of MBAs

The 26th Annual Regional Conference of MBAs will be held March 15-19 2009, at the Trump Taj Mahal Casino Resort in Atlantic City. The Conference is now the largest Regional Conference of Mortgage Bankers in the region, and the third largest of its kind in the United States.

Over 2,200 individuals participated in the 2008 Regional Conference of the MBAs, representing 25 states and Washington, D.C. Attendees are predominantly senior level executives and business owners—the decision makers you want to reach.

As in the past years, we are expecting a strong response from exhibitors. As an exhibitor, you will be in the company of other mortgage-related industry professionals who are attracted by the high quality of the Conference and the opportunity to display their products and services to a targeted audience. Exhibiting companies include wholesale mortgage bankers, mortgage brokers, software firms, insurance companies, investment bankers, environmental consultants, credit reporting agencies and many others.

About the Residential Exhibits - Mark Etes Arena

EXHIBIT BOOTH RENTAL INCLUDES

- Pipe and Drape
- One 6' x 2' Table and 2 Chairs
- Wastebasket
- A two-line sign
(booth number, company name, city, state)
- Listing in the Conference Program Book
- 1 Complimentary Full Conference Registration
- 2 Complimentary "Exhibit Hall" Badges

Booth Size: 10' x 10'
Rental Fee: \$1,495 for a single booth
(For Other Booth Configuration Pricing see the Exhibit Booth Application, or contact the MBA-NJ at 973-379-7447)

Set-up
Tuesday, March 17 12:00 p.m. - 5:00 p.m.
Wednesday, March 18 8:30 a.m. - 12:00 p.m.

Exhibit Hall Open
Wednesday, March 18 12:00 p.m. - 5:00 p.m.
(Including Buffet Lunch 12:30 p.m. - 2:00 p.m.)
Thursday, March 19 8:30 a.m. - 10:30 a.m.
(Including Breakfast 8:30 a.m. - 10:30 a.m.)

Dismantling
Thursday, March 19 11:00 a.m. - 2:00 p.m.

To register as an exhibitor, you must complete and submit all of the following:

1. Exhibit Booth Application.
2. Residential Exhibition Agreement.
3. Exhibitor Registration Forms filled out completely for **all** of your registrants.
4. Payment of your booth (make checks payable to MBA-NJ Regional Conference).
5. Certificate of Insurance (Item #12, Exhibition Agreement).

ALL BOOTHS ARE ASSIGNED ON A FIRST-COME, FIRST-SERVED BASIS. To assure the best possible location for your booth, please register as early as possible. Upon receipt of your completed registration form and payment, MBA-NJ will provide you with an assigned Booth Number and an Exhibitor's Kit detailing the items and services available from Atlantic Expo.

Drapes and the other equipment listed above are supplied by Atlantic Expo, **609-272-1600** which will have a service desk available during installation and dismantling. Any additional items or services you request from Atlantic Expo will be invoiced directly to you by Atlantic Expo.

Electrical lines must be arranged with the Taj Mahal, you should contact Verizon, in NJ **888-339-9911** to arrange for phone lines. Additional information on ordering such items will be provided at the time of confirmation for your booth order.

The Exhibit Hall Badge permits entry into the Mark Etes Arena during set-up, show hours and dismantling of the exhibits. It also includes, entry into the Tues. Joint Residential/Commercial Cocktail Reception, and the Wed. Networking Cocktail Reception. It **DOES NOT** permit entry into any other Conference social events, general sessions or breakout sessions. Exhibitors receive 2 Complimentary Exhibit Hall Badges and may purchase up to 3 Additional Exhibit Hall Badges at \$275 each. Additional Badges may be purchased at the Registration Desk, fees are indicated on the Registration Form. Names must be submitted in writing in advance of the Conference (see item B on registration form). **Every person staffing an exhibit booth must be registered and properly badged.**

Hall Hours — The Exhibit Hall will be open Wednesday, March 18, from 12:00 p.m. to 5:00 p.m and Thursday, March 19, from 8:30 a.m. to 10:30 a.m. Exhibitors are responsible for guarding their own booths, merchandise, equipment, and booth personnel during the hours the Hall is open. **EACH EXHIBIT BOOTH MUST BE MANNED BY AT LEAST ONE PERSON AT ALL TIMES.** After exhibit hours, no one will be admitted into the Hall unless clearance is obtained from Exhibit Management.

2009 Regional Conference Preliminary* Residential Program At A Glance

Tuesday, March 17, 2009

3:00 p.m. - 5:30 p.m.	Intro. to Commercial Mortgage Brokering for Residential Mortgage Brokers
7:00 p.m. - 9:00 p.m.	New for 2009: "Profitability Center" (meet with experts for Roundtable Discussions) included with Networking Cocktail Reception

Wednesday, March 18, 2009

8:30 a.m. - 12:00 p.m.	General Session
12:00 p.m. - 5:00 p.m.	Exhibit Hall Open
12:30 p.m. - 2:00 p.m.	Lunch in the Exhibit Hall
2:30 p.m. - 4:00 p.m.	Regulators Roundtable
4:00 p.m. - 6:00 p.m.	Regulatory & Legislative Updates
6:00 p.m. - 8:00 p.m.	Networking Cocktail Reception

Thursday, March 19, 2009

8:30 a.m. - 10:30 a.m.	Exhibit Hall Open
8:30 a.m. - 10:30 a.m.	Breakfast in the Exhibit Hall
8:30 a.m. - 12:00 p.m.	The Future Landscape of the Mortgage Banking Industry
12:15 p.m. - 1:45 p.m.	Luncheon with Speaker
2:00 p.m. - 3:30 p.m.	Breakouts

*Other speakers and Breakouts will be added and listed — See our Main Brochure

2009 Regional Conference of MBAs - Conditions for Exhibits and Displays

Installing & Dismantling — The exhibit booths will be ready for each exhibitor to begin installation between 12:00 p.m. - 5:00 p.m. on Tuesday, March 17, and from 8:30 a.m. - 12:00 p.m. on Wednesday, March 18. All booth furniture (chairs, tables, etc.) must be ordered through ATLANTIC EXPO. Installation must be completed by the opening of the Mark Etess Arena on Wednesday, March 18 at 12:00 p.m. The Exhibit Hall closes at 10:30 a.m. Thursday, March 19, and exhibits must be dismantled immediately thereafter, but no later than 2:00 p.m. Dismantling is not to begin before 10:30 a.m. on Thursday, March 19. ATLANTIC EXPO will not return boxes to exhibitors until that time.

Shipping and Storage — The Hotel has no facilities for the storage of exhibits. All shipments for an Exhibit should be shipped directly to ATLANTIC EXPO, **609-272-1600**, for delivery to the Exhibitor's booth at showtime, such storage and delivery being at the Exhibitor's expense. Exhibitors should contact ATLANTIC EXPO regarding the transportation of exhibit material to the Hotel. Individual Exhibitors shall not unload equipment or merchandise at the Hotel.

Nonflammable Materials — All materials used in the Exhibit Hall, Ballroom, or any other room of the Hotel MUST be nonflammable to conform with the Fire Regulations of the State of New Jersey and the City of Atlantic City. Exhibitors having said materials MUST have available for inspection a "Certificate of Flameproofing" while attending the trade show. Electrical wiring and equipment installation must conform to the National Electrical Code and the Electrical Code of Atlantic City. Material not conforming with such regulations will be removed immediately at the Exhibitor's expense. Engines, motors, or any kind of equipment may be operated only with the consent of the Convention Manager at the Hotel.

Food and Beverage Giveaways — The Trump Taj Mahal, **609-449-5324**, must be notified of any food or beverage dispensed or given away at individual booths. Food and beverage may be purchased in advance directly from the Catering Department.

Insurance — Exhibitors must carry insurance on their exhibits at their own expense. (See item #12 on Exhibitor Agreement on back of Exhibitor Space Application.)

Security — There will be a guard on duty Tuesday night through Wednesday morning, and from 5:00 p.m. to 12:00 p.m., and on Wednesday night until Thursday morning from 5:00 p.m. to 8:30 a.m., to provide general security during the hours the Exhibit Hall is not open. However, the sole duty of the guard will be to attempt to protect the general exhibit area against fire and other catastrophes.

Liability — Neither the Hotel, the MBA-NJ, or other Conference sponsors, nor the owners or lessors of the exhibit premise, will be responsible for any injury, loss or damage that may occur to the Exhibitor, the Exhibitor's employees or property, or to any other person, prior to, during or subsequent to the period covered by the exhibit contract; provided said injury, loss or damage is not caused by the willful negligence or wrongful act of any employee of the Hotel. Each exhibitor expressly releases the Hotel, the MBA-NJ, and other Conference sponsors from such liabilities and agrees to indemnify same against any and all claims for such injury, loss or damage.

Recruiting — Conference Policy does not permit Exhibitors Recruiting for Employment.

Rigging — Any hanging of signs, banners, or other materials, which require attachment to the building must be done by Taj Mahal personnel. Since requirements vary, please call Convention Services at **609-449-5266** to discuss your needs and the associated costs. Special Notice: Nails or bracing wires used in the erection of displays may not be attached to the building without the written consent of the Convention Manager at the Hotel. All property destroyed or damaged by Exhibitors must be restored to its original condition by the Exhibitor or at the Exhibitor's expense.

The Hotel reserves the right to close any exhibit that is not in conformance with these regulations.

Residential Exhibitor Booth Application

Please reserve one 10' x 10' Exhibit Booth at the Residential segment, March 17-19, of the 2009 Regional Conference of Mortgage Bankers Associations, at the Trump Taj Mahal Casino Resort, Atlantic City, NJ.

We have enclosed:

- a non-refundable check, made payable to the MBA-NJ-Regional Conference, in the amount indicated below. (For additional booth configurations contact Dana Maki, Meetings Coordinator, dmaki@mbanj.com)

Early Exhibit Space Registration Received before January 5, 2009 <input type="checkbox"/> \$995 single booth	Received before January 30, 2009 Exhibitor Loyalty Discount For Those Who Exhibited in 2007 or 2008 <input type="checkbox"/> \$747.50 single booth
Received before February 20, 2009 <input type="checkbox"/> \$1,495 single booth <input type="checkbox"/> \$4,500 double booth <input type="checkbox"/> \$5,500 end-cap double booth <input type="checkbox"/> \$6,975 three booths <input type="checkbox"/> \$11,000 four booths in rear of exhibit hall <input type="checkbox"/> \$12,500 four booths near the entrance of exhibit hall <input type="checkbox"/> \$23,000 eight booths in rear of exhibit hall <input type="checkbox"/> \$28,000 eight booths near the entrance of exhibit hall	Received after February 20, 2009 (If space available.) <input type="checkbox"/> \$1,645 single booth <input type="checkbox"/> \$4,650 double booth <input type="checkbox"/> \$6,000 end-cap double booth <input type="checkbox"/> \$7,125 three booths <input type="checkbox"/> \$11,500 four booths in rear of exhibit hall <input type="checkbox"/> \$13,000 four booths near the entrance of exhibit hall <input type="checkbox"/> \$23,650 eight booths in rear of exhibit hall <input type="checkbox"/> \$28,650 eight booths near the entrance of exhibit hall

- a signed Residential Exhibition Agreement (on back of this form)
- a Conference Exhibitor Registration Form filled out completely (including all exhibitors)
- Certificate of Insurance (see requirements, item #12, on Exhibition Agreement on back of this form)

Please type or print legibly.

Company Name _____

Address _____

City _____ State _____ Zip _____

Company Contact for Exhibitor's Confirmation Package _____

Phone _____ Fax _____ E-Mail _____

Web-site _____

Type of Business: _____

Please provide a brief description in 50 words or less of the product or service to be displayed, as you wish it to be written under your exhibitor listing in the conference program book.

Please indicate how you would like your complimentary two-line booth sign to read:

Company Name _____

City _____ State _____

REMEMBER, NO ONE WILL BE ALLOWED TO ENTER THE EXHIBIT AREA WITHOUT A BADGE!

Please indicate below, by number, your top three choices of space (refer to the enclosed numbered floor plan). If your preferred booths are no longer available, you will be assigned the most comparable remaining space.

**EXHIBIT SPACE IS ASSIGNED IN ORDER OF RECEIPT OF APPLICATIONS WITH PAYMENT.
BOOTH APPLICATION RECEIVED WITHOUT PAYMENT WILL NOT BE PROCESSED.**

1st Choice _____ 2nd Choice _____ 3rd Choice _____

Signature _____ Date _____

To be sure your Company's name and booth number appear in the Conference Program Book, please return completed application and payment no later than February 20, 2009 to:

The Mortgage Bankers Association of New Jersey - Regional Conference
 385 Morris Avenue
 Springfield, NJ 07081-0740
 Telephone: (973) 379-7447
 E-mail: Dana Maki, Meetings Coordinator — dmaki@mbanj.com

Residential Exhibitor Registration Form

To register for the Conference, please complete the following form and return it with a check made payable to: MBA-NJ - Regional Conference, 385 Morris Ave., Springfield, NJ 07081-0740. Phone: 973-379-7447. Web: www.mbanj.com. Photocopies are acceptable.

Please check the appropriate category on this form and submit the completed form with your check for the appropriate amount, made payable to: MBA-NJ Regional Conference.

Hotel Reservations — Hotel rooms are NOT included in the Conference registration fee. Upon receipt by the MBA-NJ of your completed registration form and fee, you will be sent a confirmation via e-mail, which will include instruction for obtaining a room. Taj Mahal rooms are available for full registrants only on a limited basis. Rooms are provided on a first-come, first-served basis; you are not guaranteed a room. DO NOT send your hotel room deposit to the MBA-NJ.

Returned Checks — A \$30 fee will be charged for returned checks.

Refunds — Refunds for cancellation of Conference registration will be made only upon

written request, minus a \$25 administrative fee, through 2/20/09. There will be no refunds after 2/20/09.

Cancellation of Conference — The Conference may be changed or cancelled at the sponsors' option if circumstances require.

Contributions or Gifts to the MBA-NJ are not tax deductible as charitable contributions. They may be tax deductible as ordinary and necessary business expenses.

EXHIBITOR REGISTRATION

**REGISTRATION FORM MUST BE ACCOMPANIED BY A CHECK TO BE PROCESSED.
CREDIT CARDS AND FAXED FORMS WILL NOT BE ACCEPTED.**

Please type or print legibly.

**(Fill out ALL information completely for Each Registrant. If you need to register additional persons see individual registration page)
Conference Confirmations will be sent to each individual, to the e-mail address provided**

A. One Complimentary Full Registration with Exhibit Booth

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

B. Exhibit Hall Badges

Complimentary with Exhibit Booth (2 badges with Exhibit Booth)

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

\$275 each (up to 3 Additional Exhibit Hall Badges)

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

Name _____ Nickname _____

Company _____

Street _____ City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

Regional Conference Individual Registration Form

Registration form must be accompanied by a check.

To register for the Conference, please complete form and return it with a check made payable to: MBA-NJ - Regional Conference, 385 Morris Ave., Springfield, NJ 07081-0740. Phone: 973-379-7447. Web: www.mbanj.com. Photocopies are acceptable. Please check the appropriate category on this form and submit the completed form with your check for the appropriate amount, made payable to: MBA-NJ Regional Conference.

Hotel Reservations — Hotel rooms are NOT included in the Conference registration fee. Upon receipt by the MBA-NJ of your completed registration form and fee, you will be sent a conference registration confirmation letter, via e-mail, which will include instruction for obtaining a room. Taj Mahal rooms are available on a limited basis. Rooms are provided on a first-come, first-served basis; you are not guaranteed a room. **Returned Checks** — A \$30 fee will be charged for returned checks.

Refunds — Refunds for cancellation of Conference registration will be made only upon written request, minus a \$25 administrative fee, through 2/20/09. There will be no refunds after 2/20/09.

Cancellation of Conference — The Conference may be changed or cancelled at the sponsors' option if circumstances require.

Contributions or Gifts to the MBA-NJ are not tax deductible as charitable contributions. They may be tax deductible as ordinary and necessary business expenses.

* Registration fees for Spouse Social entitles Spouse/ Significant other to participate in the Spouse/Significant Other Programs, Conference Social Functions and the Exhibit Hall. If you wish your Spouse/ Significant Other to participate in the General Session and Breakout Sessions, you must pay the full registration fee for him or her.

Commercial Property 3/15/09 - 3/17/09		**Member	Non-Member	Spouse Social*		
Before 1/31/09	<input type="checkbox"/>	\$375.00	<input type="checkbox"/>	\$475.00	<input type="checkbox"/>	\$155.00
Before 2/28/09	<input type="checkbox"/>	\$425.00	<input type="checkbox"/>	\$525.00	<input type="checkbox"/>	\$165.00
After 2/28/09	<input type="checkbox"/>	\$455.00	<input type="checkbox"/>	\$565.00	<input type="checkbox"/>	\$175.00
On-Site	<input type="checkbox"/>	\$495.00	<input type="checkbox"/>	\$595.00	<input type="checkbox"/>	\$185.00
Residential 3/17/09 - 3/19/09		**Member	Non-Member	Spouse Social*		
Before 1/31/09	<input type="checkbox"/>	\$385.00	<input type="checkbox"/>	\$525.00	<input type="checkbox"/>	\$165.00
Before 2/28/09	<input type="checkbox"/>	\$485.00	<input type="checkbox"/>	\$625.00	<input type="checkbox"/>	\$175.00
After 2/28/09	<input type="checkbox"/>	\$535.00	<input type="checkbox"/>	\$675.00	<input type="checkbox"/>	\$195.00
On-Site	<input type="checkbox"/>	\$575.00	<input type="checkbox"/>	\$725.00	<input type="checkbox"/>	\$225.00
Combined 3/15/09 - 3/19/09		**Member	Non-Member	Spouse Social*		
Before 1/31/09	<input type="checkbox"/>	\$595.00	<input type="checkbox"/>	\$715.00	<input type="checkbox"/>	\$215.00
Before 2/28/09	<input type="checkbox"/>	\$695.00	<input type="checkbox"/>	\$865.00	<input type="checkbox"/>	\$225.00
After 2/28/09	<input type="checkbox"/>	\$745.00	<input type="checkbox"/>	\$915.00	<input type="checkbox"/>	\$245.00
On-Site	<input type="checkbox"/>	\$795.00	<input type="checkbox"/>	\$245.00	<input type="checkbox"/>	\$275.00

Special Residential Package Registration (3/17/09 - 3/19/09)

For every **TWO** Full Conference Residential Registrations you buy, you will receive 2 Complimentary Exhibit Hall Badges (Please photocopy the registration form and Fill out ONE registration per person) a savings of \$550. Exhibit Hall Badges allows you entry into the Exhibit Hall during set-up, show hours and dismantling of exhibits. It also includes entry into the Tuesday Joint Residential/Commercial Property Cocktail Reception and Wednesday's Networking Cocktail Reception. It **DOES NOT** permit entry into any other Conference social events, general sessions or breakout sessions.

Please type or print legibly (Fill out ONE registration form per person)

Name _____

Nickname _____

Company _____

Type of Business _____

**Member of the MBA of _____

(You must be a member of one of the co-sponsoring MBA's or participating associations in order to register using the member fee.)

- | | | |
|--|--|--|
| <input type="checkbox"/> New Jersey | <input type="checkbox"/> Genesee Region | <input type="checkbox"/> Connecticut |
| <input type="checkbox"/> New Jersey Assoc. of Mortgage Brokers | <input type="checkbox"/> Central Pennsylvania | <input type="checkbox"/> Metropolitan Washington |
| <input type="checkbox"/> New York | <input type="checkbox"/> Greater Philadelphia | <input type="checkbox"/> Maryland |
| <input type="checkbox"/> Empire State | <input type="checkbox"/> Pennsylvania | <input type="checkbox"/> New Hampshire |
| <input type="checkbox"/> Central New York | <input type="checkbox"/> Northeast Pennsylvania | <input type="checkbox"/> Rhode Island |
| <input type="checkbox"/> Northeast New York | <input type="checkbox"/> Northwestern Pennsylvania | |
| | <input type="checkbox"/> Southwestern Pennsylvania | |

Street _____

City _____ State/Zip _____

Phone _____ Fax _____ E-mail _____

Spouse/Significant Other:

Last Name _____ First/Nickname _____

Total Enclosed \$ _____

Please check here if you require special accommodations to fully participate.

Attach a written description of your needs.

Regional Conference of MBAs - Residential Exhibition Agreement

March 17 - 19, 2009 • Taj Mahal Casino Resort • Atlantic City, New Jersey

Agreement made this _____ day of _____ between The Mortgage Bankers Association of New Jersey, a not-for-profit corporation of the State of New Jersey, having an office at 385 Morris Avenue, Springfield, New Jersey, hereinafter referred to as "MBA-NJ," and _____, having its principal address at _____, hereinafter referred to as the "Exhibitor."

WHEREAS, MBA-NJ is a trade association which will participate in the 2009 Regional Conference of Mortgage Bankers Associations ("Conference") to be held at the Trump Taj Mahal Casino Resort ("Hotel") in Atlantic City, New Jersey, from March 17 through March 19; and

WHEREAS, in connection with said Conference, MBA-NJ has leased space at said Hotel, part of which will be used for exhibits; and

WHEREAS, the Exhibitor desires to sublease space for a booth from MBA-NJ and MBA-NJ is willing to sublease same to the Exhibitor, upon the terms and conditions stated herein;

NOW, THEREFORE, in consideration of the foregoing, the mutual promises herein contained, and the sum of ONE (\$1.00) DOLLAR to each party in-hand paid, the receipt of which is hereby acknowledged, the parties agree as follows:

1. All provisions of the aforesaid agreement between the Hotel and MBA-NJ with respect to space for the Conference are incorporated herein by reference, as if more fully set forth at length. Exhibitor agrees to strictly comply with all such provisions and not to do anything which would cause the MBA-NJ to be in violation of said provisions.
2. The MBA-NJ agrees to reserve for, and agrees to lease to, the Exhibitor, booth space at the Hotel during the Conference. MBA-NJ makes no representation as to convention attendance.
3. The MBA-NJ acknowledges receipt of the sum of \$ _____ (booth price, depending on booth configuration), which has been paid by the Exhibitor at the time of this Agreement, which shall constitute payment in full for the rental above described. Said payment shall not be refunded under any circumstances except as per paragraph 4 and 10.
4. Exhibitor acknowledges that the MBA-NJ reserves the right to reject a request for a booth space and to assign booth space at its discretion, that it deems to be appropriate. If the MBA-NJ determines that no such space is available, the MBA-NJ may terminate this Agreement. In the event of such termination, MBA-NJ shall return any unearned rental or deposit monies paid hereunder to Exhibitor, and there shall be no further obligations between the parties.
5. To assure proper decorum and atmosphere, Exhibitor represents that it will exhibit only _____ and shall use its booth space for no other purpose.
6. In the event that the Exhibitor does not exhibit the designated product or service in the leased booth space or does not confine its activity within the leased booth space or fails to comply in any other respect with the terms of this Agreement, the MBA-NJ shall have the right to terminate this Agreement and re-let said space without notice to

Exhibitor, and Exhibitor shall pay any deficiency, loss or damage suffered thereby by the MBA-NJ. The MBA-NJ shall in no event be liable to Exhibitor for any surplus upon re-letting.

7. Exhibitor agrees to conduct its operations in a manner which is not improper or offensive to good taste as determined by the MBA-NJ in its absolute and unreviewable discretion. Upon demand by the MBA-NJ, Exhibitor agrees immediately to remove any objectionable exhibit or display or to terminate any objectionable activity.
8. Exhibitor shall not assign or sublet any part of the booth space herein leased without the prior written consent of the MBA-NJ.
9. Exhibitor shall be solely liable for any loss, theft, or destruction of its booth and contents, and agrees to hold the MBA-NJ harmless from any claim relating thereto.
10. In the event that the leased premises are destroyed by fire, flood, wind or any other Act(s) of God, or by any other cause, or in the event of any other circumstances deemed by the MBA-NJ to make it impossible or inadvisable for the said premises to be occupied by the Exhibitor for the purpose set forth in paragraph 5 of this Agreement, or in the event of a decision by the MBA-NJ to cancel, either this lease or its participation in the Conference, this lease shall then and thereupon terminate and, should the lease be so terminated, Exhibitor hereby waives any claim to any compensation or damages, other than the return, on a pro-rata basis, of the amount of the rental paid.
11. Exhibitor agrees to comply with the rules and regulations adopted by the MBA-NJ for the Conference and any amendments, modifications or substitutions thereof.

12. Exhibitor assumes responsibility and liability for all claims of any type relating to or arising from its booth or Exhibitor's operation thereof or materials displayed or distributed thereat, and for all damage, loss and injury to property and persons relating to or arising from the erection, movement, content, or operation of Exhibitor's exhibit, and hereby agrees to indemnify MBA-NJ for any loss or liability insurance with respect to same. In addition, Exhibitor agrees to carry liability insurance with respect to the foregoing, with minimum coverage of \$1,000,000 combined single limit (bodily injury and property damage) issued by a carrier acceptable to MBA-NJ. Exhibitor agrees that MBA-NJ shall be shown as an additional insured on said policy, and agrees to deliver to MBA-NJ an original

policy or certificate of said insurance no later than March 2, 2009.

13. In no event shall Exhibitor be deemed MBA-NJ's agent.
 14. At the end of the Conference, Exhibitor shall have completed removal of all displays and exhibits and all other property of said Exhibit no later than 6:00 p.m. on Thursday, March 19, 2009. Without in any way limiting the above paragraphs (e.g., paragraphs 9 and 11), Exhibitor hereby releases the MBA-NJ from all liability with regard to property of the Exhibitor left in the booth space or elsewhere in the Conference area and Hotel subsequent to the time set herein for completion of removal of such property. Exhibitor shall be liable for the cost of removing any property belonging to Exhibitor which must be removed by the MBA-NJ. The MBA-NJ reserves the right to dispose of any property removed by it subsequent to the time set herein for completion of removal of the Exhibitor's property in such manner as it deems proper and the Exhibitor hereby releases the MBA-NJ from any liability in connection with any such disposal, waiving any rights it might otherwise have in this regard.
 15. This Agreement contains the entire understanding of the parties and supersedes any previous Agreement with respect to the subject matter herein contained, whether written or oral. The Agreement may not be modified by the parties except by written amendment, and shall be governed by New Jersey law.
 16. This Agreement shall be binding upon the parties, their heirs, successors, administrators and assigns.
- IN WITNESS WHEREOF, the parties have caused these present to be executed by their duly authorized officers and their respective corporate seals to be hereto affixed the day and year first above written.

ATTEST:

Exhibitor: Company Name

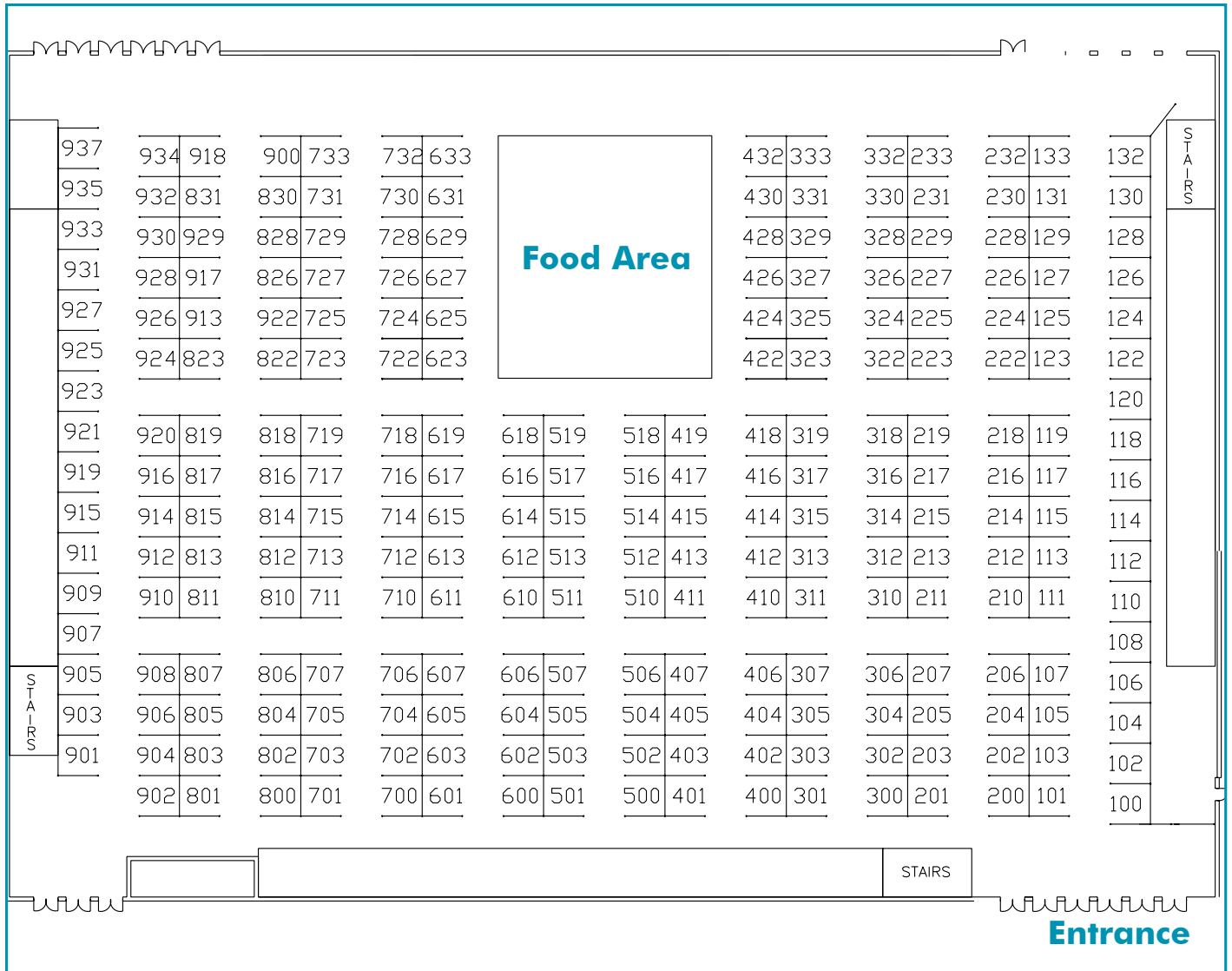
Exhibitor: Representative

ATTEST:

Mortgage Bankers Association of New Jersey

MBA-NJ- Representative

Residential Exhibit Floor Plan March 18 - 19, 2009



March 2009

Sunday

15

Monday

16

Tuesday

17

Wednesday

18

Thursday

19

Regional Conference of Mortgage Bankers Associations