

SELECT PUBLICATIONS
Dr. THOMAS J. HEALY, CMB

Servicing Portfolio Evaluation and Financial Management (2nd Edit)
Mortgage Bankers Association, February 2007

"What is Servicing Worth"
Mortgage Banker Magazine - February, 2007

"Appraising the Appraiser"
Mortgage Banker Magazine - May, 2006

"Analyzing Home Price Trends: Do Real Estate Values Always Go Up?"
Secondary Marketing Executive - January 2006

"Servicing - Returning to Normalcy"
Mortgage Banker Magazine - October 2005

"Servicing Valuations and Risks"
Mortgage Banker Magazine - August 2005

"Servicing Valuations and SOX"
Mortgage Banker Magazine - February 2005

"Servicing Valuations and Privacy Requirements"
Mortgage Banker Magazine - September 2004

"Minimizing ROE Volatility in a Mortgage Banking Enterprise"
Mortgage Banker Magazine - May, 2004

The Impact of Electronic Delivery of Residential Mortgage Originations
on Residential Mortgage Prices
Doctoral Dissertation - October, 2003

"Sharing Nonpublic Personal Information with Vendors"
Mortgage Banker Magazine - September, 2003

"The Heightened Need to Value Servicing Accurately"
Mortgage Banker Magazine - June, 2003

"Fishing for Servicing Value"
Mortgage Banker Magazine - June, 2003

*"MBS's Can Satisfy CRA Investment Test Requirements
And Be Economically Attractive"*
Cascade, a Philadelphia Fed Publication, December, 2001

"The Financial Dynamics of CRA Loans"
Cascade, a Philadelphia Fed Publication, March, 2001

"Risk Modeling: a Holistic View"
International Journal of Real Estate Finance, January, 2001

"Low Loan Balance Servicing is Underpriced"
MSResearch, a Countrywide Securities publication, Summer, 2000

"Customer Retention: Becoming a Defector Detector"
America's Community Banker, September, 1999

"Forecasting Default risk in Mortgage Portfolios"
America's community Banker, April, 1999

"Cross Selling is Key to Customer Retention"
Mortgage Servicing News, November, 1998

"There are Plenty of Tools to Manage Home Loan Risk"
American Banker, August 18, 1998

"Information Arbitrage Adds Portfolio Value"
Mortgage Servicing News, March, 1998

"The New Science of Borrower Behavior"
Mortgage Banking Magazine - February, 1998

"Managing in a Downsizing Environment"
Equity: The Journal of the National
Home Equity Mortgage Association September, 1997

Breakthrough Mortgage Banking

"Mortgage Servicing: Managing the Wealth that Origination Creates"
Mortgage Bankers Association - August, 1996

"The Servicing Secondary Market"
Mortgage Banking Magazine - July, 1996

"Bringing Brands to Mortgages"
Mortgage Banking Magazine - March, 1996

"Building on a New Foundation"
Mortgage Banking Magazine - October, 1994

Servicing Portfolio Evaluation and Management: A Financial Perspective
Mortgage Bankers Association, 1992

SELECT SPEAKING ENGAGEMENTS
Dr. THOMAS J. HEALY, CMB

December, 2007	Executive Enterprises' Accounting Issues for the Mortgage Industry, Orlando, FL <i>"Loan Fair Value Sources"</i>
September 24-25, 2007	Institute for International Research's Mortgage Servicing Rights Conference Chicago, IL <i>Chairman of Conference</i>
August 7, 2007	School of Mortgage Banking, Course III Chicago, IL <i>"Maximizing a Mortgage Company Value"</i>
April 12, 2007	Federal Home Loan Bank of Topeka Annual Management Conference Overland Park, KS <i>Benefits of Retaining vs Releasing Servicing</i>
March 27, 2006	MBA's Technology Conference Tampa, FL <i>Data Mining - The Essential Component</i>
March 8, 2007	Bank of America's Internal Training Program <i>Mortgage Servicing Valuation & Financial Management</i>
December 12, 2006	Executive Enterprises' Accounting Issues for the Mortgage Industry, St Petersburg, FL <i>"Valuation of MSRs: Complexities and Considerations for Accountants"</i>
September 25-26, 2006	Institute for International Research's Mortgage Servicing Rights Conference Chicago, IL <i>Chairman of Conference</i>
January 24, 2006	School of Mortgage Banking, Course III San Francisco, CA <i>"Maximizing a Mortgage Company's Value"</i>
December 7, 2005	MBA's School of Mortgage Banking, Course II Las Vegas, NV <i>"Mortgage Servicing Rights Valuation"</i>
November 9, 2005	MBAs Tax & Accounting Conference, Boca Raton, FL <i>Landmines & Pitfalls: Developments that Keep CFO's Awake at Night</i>
September 28-30, 2005	Institute for International Research's Mortgage Servicing Rights Conference Chicago, IL <i>Chairman of Conference</i>

September 27, 2005	MidWestern MBA Conference, Balterra, IN <i>"Using Technology to Improve Delivery Execution?"</i>
June 27, 2005	Executive Enterprises' Accounting Issues For the Mortgage Industry, Chicago, IL <i>Valuation of MSRs: Complexities and Considerations for Accountants</i>
May 5, 2005	Federal Home Loan Banks' Credit Officers Meeting; Dallas, TX <i>"Mortgage Market Overview: A Creditor's Perspective"</i>
April 12, 2005	School of Mortgage Banking, Course III Chicago, IL <i>"Maximizing a Mortgage Company Value"</i>
January 31, 2005	Mortgage Technology Conference, Miami, FL <i>"Utilizing Technology to Manage Risk"</i>
December 9, 2004	Accounting Issues for the Mortgage Industry Conference, Orlando, FL <i>"Managing ROE Volatility in the Mortgage Industry"</i>
September 27-28, 2004	Institute for International Research's Mortgage Servicing Rights Conference Chicago, IL <i>Chairman of Conference</i>
June 29, 2004	Executive Enterprises' Accounting Issues For the Mortgage Industry, Chicago, IL <i>Valuation of MSRs: Complexities and Considerations for Accountants</i>
March 30, 2004	School of Mortgage Banking, Course III San Francisco, CA <i>"Maximizing a Mortgage Company's Value"</i>
February 26, 2004	Freddie Mac McClean, VA <i>"Introduction to Loan Administration"</i>
February 11, 2004	MBA's School of Mortgage Banking II New Orleans, LA <i>"Mortgage Servicing Rights Valuation" and "Real Estate Math"</i>
December 11-12, 2003	Accounting Issues for the Mortgage Industry, Orlando, FL <i>"Valuation of Mortgage Servicing Rights, Complexities/Considerations for Accountants"</i>
November 17-19, 2003	MBAs Tax & Accounting Conference, Las Vegas, NV <i>"Through Examiners' Lenses: What Areas of Mortgage Banking Are Under the Microscope?"</i>

September 29-30, 2003	Institute for International Research's Mortgage Servicing Rights Conference Chicago, IL <i>Chairman of Conference</i>
July 16-17, 2003	School of Mortgage Banking, Course III Oakbrook, IL <i>"The Strategic Implications of Mergers & Acquisitions"</i>
June 29-30, 2003	RMBS 2003 Investment Forum San Francisco, CA <i>"The Servicing Component of MBS"</i>
June 19-20, 2003	Executive Enterprises' Accounting Issues for the Mortgage Industry, Chicago, IL <i>Valuation of MSRs: Complexities and Considerations for Accountants</i>
March 6, 2003	Fannie Mae Washington, DC <i>"Introduction to Loan Administration"</i>
May 14-15, 2002	Ohio MBA Convention Dublin, OH <i>"Information Arbitrage"</i>
April 8-10, 2002	Alltel Users Conference - Orlando, FL <i>"The Consumers' Perspective of Prepayments"</i>
October 17, 2000	2000 CRA & Fair Lending Colloquium Newport, RI; Speaker and Panel Moderator <i>"Acing the Investment Test"</i>
April 19, 2000	Federal Reserve's 2000 Community Reinvestment Conference, San Francisco, CA <i>"Fixed Income Securities: Targeted MBS"</i>
October 28, 1999	Institute for International Research's Mortgage Servicing Rights Conference Orlando, FL <i>"Customer Retention"</i>
October 22, 1999	Fannie Mae's Servicing Consultant Conference; Chicago, IL <i>"Current Issues in Servicing"</i>
October 12, 1999	MBA's Annual Convention Boston, MA <i>"Strategic Partnering: Is it for You?"</i>
October 8, 1999	Federal Reserve's CRA Roundtable Salt Lake City, UT <i>"CRA: Risk or Opportunity?"</i>
March 4, 1999	ACB Market Maker Task Force (community bank stock analysts) <i>"The sub-prime, high LTV and non-performing loan markets"</i>

February 1-3, 1999	ACB's Real Estate Lending Conference Palm Springs, CA <i>"The Secondary Market for Non-performing Mortgage Loans"</i>
January 24-27, 1999	Strategic Research Institute's Branding Initiatives Conference, Dana Point, CA; Chairman of conference and speaker on <i>"Mass Customization"</i>
June 7-10, 1998	American Banker's Branding Conference; White Sulphur Springs, WV; Chairman of conference
May 18, 1998	MBA's Chief Financial Officer Conference; Carefree, AZ; <i>"Statistical Financial Control"</i>
March 19, 1998	Mortgage Banking Technology Conference; San Antonio, TX; <i>"Information Arbitrage"</i>
February 27, 1998	The Mortgage Banking Industry: Mergers & Acquisitions Institute; Washington, DC; <i>"Valuing the Target Company's Worth"</i>
February 24, 1998	MBA/UNIAPRAVI's Inter-American Mortgage Banking Seminar; Miami, FL; <i>"Mortgage Banking Workshop"</i>
January 30, 1998	MBA Sub-Prime Conference; San Diego, CA. <i>"Maximizing Corporate Value"</i>
October 20, 1997	RF/Spectrum Decision Science Corp. 3rd Annual User Group; Chicago, IL <i>"Advanced Valuation Techniques"</i>
September 12, 1997	International Mortgage Bankers Vancouver, BC <i>"Mortgage Servicing Workshop"</i>
September 9, 1997	1997 Financial Management Conference, Chicago, IL <i>"Utilizing Information to Fine-Tune Prepay Projections"</i>
April 18, 1997	Mortgage Servicing Asset Conference Washington, DC <i>"Wall Street Consensus: a Reliable Prepayment Tool?"</i>
September 3, 1996	International Mortgage Bankers San Jose, Costa Rica <i>"Mortgage Servicing Workshop"</i>
May 21, 1996	Massachusetts Mortgage Bankers Assoc. Marlboro, MA <i>"Risk/Reward Strategies for Small Mortgage Bankers"</i>

April 16, 1996	1996 Financial Management Conference, Phoenix, AZ <i>"Managing & Preserving the Value of Your Servicing Asset"</i>
April 11, 1996	National Secondary Market Conference, Chicago, IL <i>Panel Moderator - "Servicing Hedging"</i>
March 28, 1996	Meridian Capital Markets' 4th Annual Mortgage Conference - Boca Raton, FL Chairman of conference and <i>"Minimizing a Mortgage Company's Interest Rate Volatility"</i>
October 4-6, 1995	RF/Spectrum Decision Science Corp. Annual User Group Conference - San Francisco, CA <i>"Mortgage Servicing Market: A Buyer's Perspective"</i> and <i>"Managing Interest Rate Volatility: Hedging Servicing Rights"</i>
May 3, 1995	1995 Financial Management Conference - New Orleans, LA <i>"Developments in the Market for Mortgage Servicing Rights"</i>
April 17, 1995	Ohio Mortgage Bankers Association <i>"Managing Interest Rate Risk in a Mortgage Banking Company"</i>
February 9, 1995	Meridian Capital Markets' 3rd Annual State of the Industry Mortgage Conference, FL Chairman of conference and <i>"Mergers & Acquisitions - An Industry Trend"</i>
October 12, 1994	Mortgage Bankers Association of America's 81st Annual Convention, Boston, MA <i>"Exploring the World of International Real Estate Finance"</i>
May 11, 1994	Mortgage Bankers Association of America's 2nd Annual Graduate Program, Indiana University - Purdue University, Indianapolis, IN <i>"What's Happening on the International Front?"</i>
April 19, 1994	Jacksonville, FL Mortgage Bankers Association <i>"Mortgage Banking Opportunities in Russia"</i>
February, 1994	Association of Mortgage Banks Moscow, Russia <i>"Basics of Real Estate Finance"</i>
January 31, 1994	National Secondary Mortgage Market Conference; Phoenix, Arizona <i>"Integrating Originations, Secondary Market Sales and Servicing Management"</i>