

MORTGAGE LENDING SCHOOL NOVEMBER 6-10, 2017

PART I The Stages of Mortgage Lending

This comprehensive course consists of three modules: 1) Origination, 2) Processing and 3) Underwriting. Part I emphasizes the roles of originator, processor, and underwriter as a loan application follows each stage; this course provides a foundational knowledge of these early steps. Additionally, this course provides a common framework for mortgage lending, bringing the participants together in a mutual understanding of the functions in loan production, connecting each stage of the cycle.

PART II Advanced Mortgage Lending

During the one and a half days of Part II of the KBA Mortgage Lending School you will learn about the risk inherent in mortgage lending operations and how that risk can be measured and managed. In addition, you will look at profit potential in the production, servicing, and selling of mortgage loans. You will also learn how those profits can be enhanced by efficiencies or diminished by inconsistent operating policies. Emerging technologies will be discussed to see the role automation plays in increasing productivity.

Indiana Wesleyan University
Louisville Education & Conference Center
1500 Alliant Avenue, Louisville, Kentucky



Tom Hughes has been labeled a "visionary" in the mortgage industry. His 39 years in banking, with a specialization in the secondary market, gives him an unusually broad base of experience. Mr. Hughes is co-founder and a managing partner of Bankers Mortgage Consulting, LLC, as well as a managing partner of Mortgage Insource Services. He holds Bachelor of Arts and Master of Science degrees from Western Kentucky University and is a graduate of the School of Mortgage Banking.



Middleton Thompson began her mortgage career in 1979 as an Assistant Branch Manager of a Mortgage Company in Columbus, OH. In 1980 she moved to Lexington, KY to take a position with Kentucky Mortgage where she became the head underwriter until 1988. In 1994 she established Outsource Mortgage Consultants (OMC), which began as a one-person quality control, training and consulting company.



Deanea Wells began her mortgage career in 1992 as a mortgage loan processor for a community bank in Glasgow, KY. Within 5 years she was promoted to the underwriter for the secondary market operation. In 2002, she accepted a position as VP of Mortgage Lending for a community bank overseeing secondary market origination, processing, and underwriting functions. In 2013, she began underwriting conventional and government loans for an area community bank.



Chip Clements joined Forcht Bank in August 2015 as Executive Vice President of Mortgage Lending & Servicing. Prior to that role he held similar positions at Republic Bank & Trust and New Equity Mortgage. His specialty is in leading divisional start-ups or turnarounds of troubled institutions. His areas of expertise include: mortgage & consumer lending, credit cards, indirect auto, correspondent mortgage lending, loan servicing, technology implementation and sales.



Sherri Wagerman is a Senior Account Manager for Mortgage Guaranty Insurance Corporation (MGIC) and the Chairman of the Education Committee for the Mortgage Bankers Association of Kentucky. Sherri has been a part of the mortgage business since 1978. She worked as a processor, closer, loan officer and Sales Manager prior to working for MGIC.



Shelly Werner has been in the mortgage credit industry since 1991 when she started with an Equifax affiliate. She was with them for 17 years. She then went to work as a HUD certified credit counselor for The Housing Partnership for almost 2 years. She has been with CBCInnovis since 2010 and covers Kentucky and Indiana for them selling merged credit reports, floods, and Data verify 4506t and fraud service tools.

REGISTER

2017 MORTGAGE LENDING SCHOOL

NAME Mr. Ms. Mrs.
TITLE
NAME ON BADGE
EMAIL
EMERGENCY CONTACT/NAME & TELEPHONE NUMBER

BANK NAME
BANK STREET ADDRESS
BANK CITY/STATE/ZIP
BUSINESS PHONE
BANK MAIN OFFICE ADDRESS/IF DIFFERENT FROM ADDRESS ABOVE

2017 MORTGAGE LENDING SCHOOL TUITION

- 3-day Beginner/Intermediate \$1150
 - 2-day Intermediate/Advanced \$720
 - All 5 days \$1620
- Non-Members contact Paula Cross at 502-736-1276 for pricing.

Tuition includes all instruction, supplemental materials, lunches, and refreshment breaks. First priority for admission is given to members of the Kentucky Bankers Association. Applicants are accepted on a first come, first served basis. If an applicant suffers from any disabilities that might influence his or her participation in the school, please enclose a brief letter with the application. Applicants withdrawing before October 30, 2017 will be refunded all fees except a \$150 cancellation fee. There is no refund if an applicant withdraws after the deadline or fails to attend the school, with the exception of extenuating circumstances. Due to commitments and expenses we cannot reverse, such as: handouts, food, beverages, room rentals, speaker fees, etc.; even extenuating circumstances will require partial refunds because of these expenses. Substitutions are welcome. Refund requests must be submitted in writing to the KBA.

SEND APPLICATION TO:
KENTUCKY BANKERS ASSOCIATION, ATTN: PAULA CROSS
600 WEST MAIN STREET, SUITE 400, LOUISVILLE, KENTUCKY 40202

PAYMENT OPTIONS

- Check Enclosed; Check # _____
- Send me an invoice
- Credit Card (CC); type: _____
 CC# _____
 CC Exp Date _____
 CC 3-digit security code _____

2017 MORTGAGE LENDING SCHOOL HOUSING

KBA has reserved a block of rooms at the Holiday Inn Express, 1600 Alliant Avenue, Louisville, Kentucky. The phone number is 502-240-0035. The rate will be \$134.99 plus tax. Banker must ask for the KBA rate. The block of rooms will be released October 23, 2017

Application Deadline is October 30, 2017

This institution does not discriminate with regard to race, age, religion, disability, sex or ethnic origin.

By signing I acknowledge that I have read the accompanying brochure and agree to abide by all the requirements for participation and completion of this program. My registration and signature below also constitutes authorization to release any tests, grades or record of performance to my employer/bank at their request.

APPLICANT'S SIGNATURE _____ DATE _____

This section is to be signed by the bank president, department head, personnel officer or other executive authorized by the bank; the signature confirms that the bank listed above has approved the submission of this application.

NOMINATING OFFICER'S SIGNATURE _____ DATE _____

NOMINATING OFFICER'S NAME [PRINT] _____ TITLE _____