

“Federal Rules Regarding Short Sales and RESPA Ethics” Greenwood

5 Hours CE PENDING/ 4 Hours CLE Pending
Including the Insurance Core Courses:
1 Hour of Closing and 1 Hour of Ethics

Featuring:

Ruth Dillingham

REGISTRATION FORM

April 20, 2010 at 9:00 AM
VALLE VISTA GOLF CLUB & CONFERENCE CENTER
755 E. MAIN GREENWOOD, IN 46143

\$95.00 for Members- \$165.00 for Non-Members

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Fax Form to: (317) 682-4788 or email to: kathy@indianalandtitle.org

Federal Rules Regarding Short Sales and RESPA Ethics

April 20, 2010

Faculty:

Ruth A. Dillingham is an attorney at law admitted to practice before all courts of the Commonwealth of Massachusetts. A graduate of Mount Holyoke College (cum laude) and Boston University School of Law, she is currently Special Counsel, First American Title Insurance Company. Prior to joining First American, Ruth was an attorney in private practice representing buyers, sellers, mortgage lenders, The Commonwealth of Massachusetts and title insurance companies with regard to the purchase, sale, mortgaging, foreclosure and clearance of title to real property.

OUTLINE

8:30am – 9:00am – REGISTRATION

9:00am 11:00 am Understanding the new federal rules around short sales. (120 Minutes)

- What the federal regulators expect of servicers (30 Minutes);
- What they are actually delivering (30 Minutes),
- How to assist troubled borrowers in getting the information to allow for a short sale (60 Minutes).

11:00-11:15 BREAK

11:15-12:05 Closing and Escrow Issues in Short Sales (50 Minutes)

- Verifying the terms of the sale (25 Minutes)
- Assuring that the lien will be released (25 Minutes)

12:05-1:05 LUNCH (on your own)

1:05 pm-2:30 pm RESPA Ethics- Do's and Don'ts (80 Minutes)

- Section 8 Violations of RESPA (40 Minutes)
 - What are Kickbacks, Referral Fees, Unearned Fees, Duplicate Fees?
 - HUD Interpretation
 - New Issues
 - Marketing
 - Required Use-Builders/Settlement Providers
- Enforcement Methods (20 Minutes)
 - HUD
 - State Regulators
 - Private Lawsuits
- Interactive Quiz (20 Minutes)

2:30pm – ADJOURNMENT