

**“Federal Rules Regarding Short Sales and  
RESPA Ethics”  
Lafayette**

**5 Hours CE PENDING/ 4 Hours CLE Pending  
Featuring:  
Ruth Dillingham**

**REGISTRATION FORM**

April 19, 2010 at 9:00 AM  
Faith Community Center  
5572 Mercy Way  
Lafayette, Indiana 47905

\$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](mailto:kathy@indianalandtitle.org)

## **Federal Rules Regarding Short Sales and RESPA Ethics**

**April 19 & 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**