

## TWO SESSIONS FOR THE PRICE OF ONE!!

**AM SESSION: Sharpen Your Sales Skills: Seize Market Share in a Purchase Market**

**PM SESSION: MORTGAGE SERVICING RULE CHALLENGES**

MORTGAGE BANKERS  
ASSOCIATION OF  
ALABAMA, INC.



Blaine Rada, CSP

**Date:** January 16, 2018

**Time:** 9:00 AM Seminar

**Lunch:** 12:00 Noon

**Location (NEW)**

Riverchase Country Club  
2000 Club Road  
Hoover, Alabama 35244

Member's Cost

Seminar/Luncheon - \$49.00

Luncheon Only-\$30.00

Non-Member's Cost

Seminar/Luncheon - \$69.00

Luncheon Only - \$50.00

[Register](#)



## Morning Session

**Presented by: Arch MI**

**Topic: Sharpen Your Sales Skills: Seize Market Share in a Purchase Market**

Description:

- Learn how to differentiate yourself from the competition and gain market share by becoming the best choice for mortgages among borrowers and Realtors®.
- Learn effective selling skills and interpersonal techniques that earn you more business, attract better-quality loans and enable you to become a trusted advocate for your borrowers.

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## Afternoon Session

**Presented by:**

**Bradley, Arant, Boult, Cummings,  
LLC**

**Topic Summary:** In August 2016, the CFPB released a significant set of amendments to the mortgage servicing rules. This session will focus on those amendments and will have three parts. The first part will discuss certain components that went into effect in the fourth quarter of 2017 and that have challenged the industry from operational and compliance standpoints. The remainder of the session will discuss requirements that become effective in April 2018. In the second part of the session, we'll break down requirements related to successors in interest and highlight some concerns that may arise as you interact with the successor to a mortgage loan borrower. And finally, we will lay out the upcoming billing statement requirements for borrowers in bankruptcy and work through the numerous challenges that you're likely to encounter as you implement the new statements.



Jason Bushby



Chris Hawkins



Jonathan Kolodziej

**Date:** January 16, 2018

**Time:** 1:30 PM Seminar

**Location (NEW)**

Riverchase Country Club  
1000 Club Road  
Hoover, Alabama 35244

Member's Cost  
Seminar/Luncheon - \$49.00  
Luncheon Only-\$30.00

Non-Member's Cost  
Seminar/Luncheon - \$69.00  
Luncheon Only - \$50.00

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ALABAMA, INC.

January 16, 2018

Name		E-Mail	
Company		Phone	
Address			
City		State	
		<u>Zip</u>	

Name		E-Mail	
Company		Phone	
Address			
City		State	
		<u>Zip</u>	

Name		E-Mail	
Company		Phone	
Address			
City		State	
		<u>Zip</u>	

## Payment Information

Credit Card:      Visa      \_\_\_\_\_      MasterCard      \_\_\_\_\_      AmEx      \_\_\_\_\_

Card #		Expiration Date	
Company		Phone	
Amount	\$		

## Please Bill My Company

Contact		E-Mail	
Company		Phone	
Address			
City		State	
		<u>Zip</u>	
Amount	\$		

**Mail Checks to: Mortgage Bankers Association of Alabama, P.O. Box 230425, Montgomery, AL 36123**

## **Blaine Rada, CSP**

Senior National Trainer & Instructional Designer

Blaine is an accomplished training professional with a unique ability to explain, coach and inspire, no matter how complex the topic. He develops and conducts versatile training sessions that teach key industry skills. Previously, Blaine developed and managed a multi-format program of webinars and live training acclaimed throughout the industry at CMG Mortgage Insurance Company. He holds a Certificate in Distance Education from Indiana University and is a member of the National Speakers Association. Blaine has earned the Certified Speaking Professional (CSP) designation, a recognition held by fewer than 15% of professional speakers worldwide.

## **Jason Bushby:**

Jason Bushby, a partner in Bradley's Birmingham, Alabama office, provides regulatory compliance, enforcement, and litigation assistance to a range of financial services clients across the country.

On the compliance and enforcement side, Jason assists numerous clients as they bring their operations into compliance with various obligations imposed on them by the Consumer Financial Protection Bureau (CFPB), including the Mortgage Servicing Final Rules in Regulations X and Z and the TILA-RESPA Integrated Disclosure Rule. He also advises clients on compliance matters related to a host of federal and state regulations, including TILA, RESPA, FCRA, and the Equal Credit Opportunity Act (ECOA). Jason has advised some of the nation's largest financial institutions in all aspects of their CFPB examinations. His work in this area includes conducting risk assessments, managing and responding to information requests, self-disclosing issues to the CFPB, working with examiners during on-site reviews, and responding to Proposed Action and Request for Response (PARR) letters and other examination reports. Jason also defends financial institutions in investigations and enforcement actions initiated by the CFPB and other regulators.

On the litigation side, Jason represents financial services clients in civil litigation throughout the country. Jason has represented companies involved in a wide array of state, federal, and statutory law claims, including claims related to the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), the Truth in Lending Act (TILA), and the Real Estate Settlement Procedures Act (RESPA).

Jason is licensed to practice in Alabama, Mississippi, Florida, Kentucky, Texas, and Oklahoma. Jason was listed in Alabama Super Lawyers as a Rising Star in 2014 and 2015 and was listed in the Mid-South Super Lawyers as a Rising Star in 2016 and 2017. Jason was named to Benchmark Litigation's inaugural "Under 40 Hot List" in 2016 and was named a Benchmark Litigation "Future Star" in 2018. He is active in the Birmingham Bar Association, where he previously served on the Executive Committee and as the Young Lawyers Section President.

### **Chris Hawkins:**

Chris Hawkins, a partner in Bradley's Birmingham, Alabama office, serves financial services clients in bankruptcy compliance, regulatory and enforcement matters based on his unique perspective gained from years of representing servicers in national consumer bankruptcy litigation, as well as his time serving as interim in-house bankruptcy counsel for one of the largest financial institutions in the Fortune 100.

For the past decade, Chris has devoted the majority of his practice to representing large financial institutions in consumer bankruptcy litigation and advising them with respect to consumer bankruptcy compliance and regulatory matters. His litigation experience on behalf of financial services clients includes preferences, fraudulent transfers, non-dischargeability, and lien avoidance issues, as well as adversary proceedings and motions for sanctions involving alleged violations of the United States Bankruptcy Code, federal consumer protection statutes and related regulations. Chris also has assisted in-house counsel in their management of litigation files, using his experience to provide guidance and recommendations with respect to settlement ranges and litigation strategy.

With the knowledge and experience gained through years of representing clients in consumer bankruptcy litigation, Chris has shifted his primary focus to advising financial institutions on bankruptcy compliance and regulatory matters. Having served as interim in-house bankruptcy counsel for a Fortune 100 financial institution and having spent significant time managing projects on-site with the bankruptcy departments of other major lenders and servicers, he understands the balance that in-house counsel must reach between managing risk and prioritizing financial, IT and time resources.

Over the years, Chris has assisted clients with over a wide range of engagements. Without limitation, he has designed and performed regulatory risk assessments related to key consumer bankruptcy milestones; drafted policies, procedures, jurisdiction-specific guidelines, flows, job aids and user manuals related to various consumer bankruptcy processes; identified the need for and assisted in the implementation of bankruptcy remediation projects; prepared formal comments on behalf of clients and industry groups with respect to proposed financial regulations impacting consumer bankruptcy; prepared and evaluated client training materials related to consumer bankruptcy; conducted on-site reviews of third-party vendors providing bankruptcy services to clients; reviewed and revised customer-facing correspondence; assisted with compliance issues related to consent orders and the National Mortgage Settlement; and worked with clients through operational matters that arise daily in a client's bankruptcy department.

### **Jonathan Kolodziej:**

Jonathan Kolodziej, an associate in Bradley's Birmingham, Alabama office, represents all types of consumer financial service providers in regulatory compliance, examination and enforcement matters. Through this work, he has assisted bank and non-bank mortgage servicers, mortgage originators, debt collectors, depository institutions, credit card issuers, small dollar lenders, reverse mortgage companies, investment firms, and various industry trade associations.

Jonathan's regulatory compliance practice centers around helping clients ensure that their operations are in compliance with applicable federal and state consumer financial laws. In this role, he helps clients assess the impact of new rules and regulations and adapt to changes in the regulatory environment. Jonathan is able to analyze and synthesize complex regulatory changes and then explain the legal and operational impact to business, compliance, and legal stakeholders. When assessing an entity's compliance or beginning the implementation process for a regulatory change, he leads clients through gap analyses, risk assessments and targeted reviews. He routinely reviews and provides feedback on policy

and procedure documents, form notices, and training modules. As necessary, Jonathan also helps develop and execute appropriately tailored remediation plans.

Jonathan understands and appreciates that, in a heightened regulatory environment, the ability to prove your compliance is often equally as important as actually being compliant. As such, when helping financial service providers structure their day-to-day operations, he makes sure that policies, procedures, training and oversight functions are in place and structured so that an entity can quickly and definitively demonstrate their compliance to state and federal regulators. During examinations and other reviews, Jonathan regularly assists with managing and drafting responses to supplemental requests, developing successful exam strategies, rebutting preliminary findings, and responding to allegations of legal violations. He has helped clients with examinations initiated by various state regulatory bodies, the Consumer Financial Protection Bureau (CFPB), the Multistate Mortgage Company (MMC), the Office of the Comptroller of the Currency (OCC), and the Department of Housing and Urban Development (HUD). Because of his familiarity with clients' operational structures and applicable law, Jonathan is also able to assist with responding to complaints and allegations of regulatory violations made by borrowers, state attorneys general and other regulatory bodies.

As a result of his familiarity with various federal consumer financial laws and regulations, Jonathan has taught regulatory compliance issues at the Mortgage Bankers Association's Schools of Mortgage Banking I and II. He is also a frequent speaker during webinars and trade association presentations on regulatory compliance issues.