

eMortgage & eNote Learning Session

MORTGAGE BANKERS
ASSOCIATION OF
ALABAMA, INC.

DATE: May 15, 2018

AM TIME: 9:30 AM to
12:00 Noon

SIGN IN: 9:00 AM

LUNCH: 12:00 Noon

Location:

**Pine Tree Country Club
5100 Pine Whispers Drive
Birmingham, AL 35210**

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

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

**Earn 2.5 CE Credits toward
ALAMB (Alabama
Accredited Mortgage
Banker)**

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**1 Hour Panel Discussion:
"eMortgage" background and developments**

Panelists: Charles Moore
Lesley DeRamus
Jennifer Parker
Esther Fernandez
Michael Cafferky
(others:)

Moderator: Ron Crowe

**1 Hour "eClosing"
A-Z for the pre-closing, closing and post-closing
processes)**

Panelists: Jaime Kosofsky
Esther Fernandez
(others:)

½ Hour eNote Presentation – Ron Crowe, MERSCorp

eMortgage & eNote Learning Session

MORTGAGE BANKERS
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ALABAMA, INC.

Tuesday, May 15, 2018

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City		State	Zip

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

SPEAKERS:



Esther Thompson Fernandes, Chief Operating Officer, Brady & Kosofsky, PA, Attorneys at Law

Esther is the Executive Director of Operations and Client Relations at Brady & Kosofsky, PA. Over the past 12 years Esther has proven herself as a thought innovator and leader in all aspects of the real estate closing, mortgage servicing, loss mitigation, title insurance and fintech industries. Esther is a hands on leader which has enabled her to develop the unique perspective of an industry stakeholder who thoroughly understands the expressed and unexpressed needs of the various client types. This enables her to develop workflows and products which satisfy those needs. As a project manager, Esther has led countless projects within all sectors of the industry. Esther has built teams and assembled various workflows and the accompanying training manuals for mortgage servicers and their closing operations based across the United States and around the world. Esther's extensive experience and hands on approach made it possible to marry Financial Technology and its efficiencies with production and its needs. She believes technology does not build and design products, better yet, technology enhances the efficiencies and allows humans to do what they do best: communicate and provide customer service. The Staff and Attorneys at Brady & Kosofsky are industry visionaries committed to assisting all parties in developing and implementing eMortgage closing operations.



Jaime A. Kosofsky, Founding Partner, Brady & Kosofsky, PA

Jaime is one of the founding partners of Brady & Kosofsky. Jaime is an Attorney and Entrepreneur who has harnessed his Entrepreneurial spirit and married it to his extensive knowledge of real estate law, business law, and mortgage regulatory law to create a unique mortgage based law practice (Brady & Kosofsky, PA) and a separate technology firm which (USPROSERV, LLC) which provides hosted services, managed services, and builds custom integrations between stakeholders in the mortgage origination space, mortgage servicing space with fellow real estate settlement agents. Jaime partners with CEOs, executives, compliance professionals and real estate professionals to provide incredible service levels utilizing common sense and cutting edge technology developed by his technology firm. After spending nearly a decade working in as a Settlement Agent, REO Attorney and Sports Lawyer marketing and securing sponsorships from fortune 500 companies with professional athletes, Jaime knows what truly drives the mortgage industry and how the federal regulatory changes have change the both the servicing and origination game. Drawing on his experience gained during his sports practice he realizes that rather than merely mastering the marketing flavor of the week, its crucial to connect with the heart-beating people you're trying to help and communicate your understanding back to them. Whether dealing with Mortgage Compliance Officers and Executives, or consumers Jaime has mastered the art of communication and education.



Ron Crowe, Southern Region Director - Ron Crowe serves as the Southern Region Director for

MERCORP Holdings, Inc. He joined the company in 1998 and currently manages all sales and marketing for a 15-state territory. Ron travels extensively throughout the southern United States as he promotes the many benefits that the MERS® System, and now the MERS® eRegistry (the actual system of record to track the location and holder of eNotes), bring to the mortgage banking industry.

Ron attended Dekalb College - Clarkston Campus and began his career as a collector for a finance company and worked for a variety of Mortgage Industry participants (including Ensign Mortgage, PNC Mortgage; Freddie Mac). Originally a native of Baltimore, Maryland - Ron currently resides and works out of his home in McCalla, AL with his wife Susan.

Ron is a Board of Directors Member with the Alabama Mortgage Bankers Association and active with the MBA of the Carolinas and other mortgage banking associations, including Georgia, Florida, Texas and Mississippi.

Jennifer Parker is the General Manager of Digital Mortgage Solutions for Notarize, the first online notary service allowing anyone to get their documents legally notarized, 24/7. Notarize helps people execute the most important transactions of their lives and to make legal notarization more efficient, secure and verifiable. In her role, Jennifer is responsible for leading the strategic direction and overall success of the Notarize Mortgage Solution for customers and key industry partners

Prior to joining Notarize, Parker managed Fannie Mae's eMortgage program. Under her direction the team focused on program/product management, market strategies, brand awareness, and management of key interagency relationships (FHFA, CFPB, etc.). During her tenure, Fannie Mae's eMortgage program realized record growth with more new market entrants than at any other time in the history of the program.

Throughout her career, Parker has held various positions in the mortgage industry ranging from leading operations and sales teams within Fortune 500 lending institutions to co-owning a mortgage bank. She attributes her success to a deep and broad understanding of the wholesale, retail and secondary mortgage markets.

After successfully selling her mortgage bank, Parker left the housing finance market from late 2007 until early 2012 to pursue personal passions in other vertical markets: retail management and non-profit. During this time, she successfully started and sold an interior decorating company and held executive leadership/board roles with two non-profit organizations aimed at solving civil and social causes.

Parker has served on the National Association of Mortgage Women's (NAPMW) Board, led board efforts as Executive Director of the Down Syndrome Association of Central Texas and as the Development Director of Wonders & Worries, and, most recently, volunteered as Community Development Lead for Ward 5 in Washington D.C.



Mike Cafferky is Fannie Mae's Product Manager for electronic mortgages (eMortgages). Mike graduated with a BBA from the College of William & Mary and has spent the last decade of his 25 years at Fannie Mae developing and managing Fannie Mae's eMortgage initiatives. Mike is widely recognized as an industry expert on the topic, is a frequent speaker on industry panels related to eMortgages and eClosings, and has provided educational sessions at industry conferences on eMortgage requirements and processes. Mike routinely works with Fannie Mae customers, technology vendors, document custodians, and warehouse funding providers to support their efforts to transition to electronic documents and closings.



Charles Moore, Partner, Bradley Arant Boult Cummings, LLC regularly represents financial institutions in a variety of matters. He has substantial experience in commercial finance, including mortgage warehouse lending, real estate finance, and bank holding company lending. Charles also commonly handles Change in Bank Control Act matters, Bank Holding Company Act matters, formation and capital raising activities of banks and bank holding companies, and other bank regulatory matters. Charles represents a number of Alabama-based community banks and is active with the Alabama Bankers Association.

Professional & Community Activities, American Bar Association, Alabama Bar Association, Birmingham Bar Association, Alabama Bankers Association, and Junior Achievement of Alabama, Executive Committee

Practices; Banking and Financial Services, Real Estate, Digital Services and Electronic Contracting

Education: J.D., University of Virginia School of Law, 2004, Order of the Coif, B.A., Mathematics & Economics, Vanderbilt University, 2001, *summa cum laude*, Phi Beta Kappa



Smith DeRamus, Counsel, Bradley Arant Boult Cummings, LLC

Lesley DeRamus helps financial institutions navigate and manage compliance with federal and state regulatory issues. Lesley has over 25 years of experience working with financial services clients. She regularly advises clients on the application of such laws in connection with the development or update of policies and procedures, vendor contract review, mock regulatory examination reviews, product development and implementation, regulatory examinations, complaint responses, advertising, and error correction. Lesley advises clients in connection with a variety of laws such as the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Equal Credit Opportunity Act (ECOA), Fair Lending and Servicing, Telephone Consumer Protection Act (TCPA), Unfair, Deceptive or Abusive Acts or Practices (UDAAP), Electronic Funds Transfer Act (EFTA), Truth in Savings Act (TISA), ESign, UETA, and privacy laws.

Listed in *The Best Lawyers in America*®, Financial Services Regulation Law, 2018, Professional & Community Activities Alabama Bar Association, Birmingham Bar Association, American Bar Association, Consumer Financial Services Committee, 2004-present, Banking Law Committee, 2004-present, Mortgage Bankers Association, Mortgage Bankers Association of Alabama, American Bankers Association, Junior League of Birmingham, Birmingham Ballet Guild, and Birmingham Music Guild

Practices: Banking and Financial Services, Cybersecurity and Privacy, Regulatory Compliance, Consumer Financial Protection Bureau (CFPB), Licensing and Examinations, Vendor Management, Examinations and CIDs, Digital Services and Electronic Contracting, Auto Finance, Cybersecurity and Financial Privacy, and Credit Card Services

Education: J.D., University of Alabama School of Law, 1989, Senior Editor, and *Law and Psychology Review and B.A., English, University of Alabama, 1986.*