



Mortgage University Review Seminar – October 23, 2018

Full Day Review for “New and Old”

Everyone is invited to attend. Whether you are new to the industry or have been in the business for many years, you can learn from this training seminar.

9:00 AM – 12:00 Noon (Registration 8:30) - 1:30 PM – 4:00 PM

Join us for a Day of Learning

Presenter: MaryKay Scully, Genworth Mortgage Insurance Director of Customer Training

Evaluating Tax Returns & Underwriting a Self Employed Borrower

During the session we will examine Schedule A, B, C, D and E (Rental and K1's) we will review both individual and business tax returns. You will learn how to determine qualifying income and assess the viability of a business through solvency calculations. The cash flow calculations will be captured on Fannie Mae's 1084 worksheet.

Are you Smarter than an Underwriter?

This interactive session will test your knowledge on Fannie Mae & Freddie Mac guidelines. Have you kept up with industry updates, Announcements and Bulletins? The course will engage participants in the review of the following key areas: Credit, Income, Collateral, Liabilities, Assets, as they relate to Automated Underwriting Systems (AUS) messaging and requirements.

Shut the Door on Fraud

During this segment we review the current schemes & scams you need to protect your institution from. We will share tips, tools, websites and best practices to Shut the Door on Fraud.

REGISTER NOW

Featured Luncheon Speaker: Kelley Williams, Associate Vice President of Legislative Affairs, National MBA

Location: Pine Tree Country Club, 5100 Pine Whispers Drive, Birmingham, Alabama 35210

Cost: Members \$49.00 Non-Members \$69.00 - Lunch only Members \$30.00 and Non-Members \$50.00

Cancellations must be received 10 Days prior to event or all charges will apply. Substitutes are recommended.



MORTGAGE BANKERS ASSOCIATION OF ALABAMA

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Company		Phone	
Address			
City		State	Zip

Name		E-Mail	
Company		Phone	
Address			
City		State	Zip

Name		E-Mail	
Company		Phone	
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City		State	Zip

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	Zip
Amount	\$		

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

Presenter: MaryKay Scully, Genworth Mortgage Insurance Director of Customer Training

MaryKay is responsible for delivering and developing Genworth's nationwide customer training programs. Since 1993, she has held various positions at Ge, now Genworth. Prior to this, she was a Loan Officer in the Mid-Atlantic States. MaryKay is a graduate of the National School of Banking and received an MBA from Fairfield University. She holds Series 7 and Series 63 (Uniform Securities Agent License).

Featured Luncheon Speaker: Kelley Williams, National MBA

The Mortgage Bankers Association (MBA) Kelley J. Williams, has served the Association as Associate Vice President of Legislative Affairs since November, 2014. In this position, Williams serves as MBA's lead Democratic lobbyist for the House of Representatives. Williams came to the MBA from The Hartford, where she was Director of Government Affairs.

Before her position at the Hartford, Williams was Director of Political Affairs for MBA. As Director, Williams coordinated efforts to raise a then record amount of \$1.26 million in the 2011-2012 fundraising cycle for MORPAC (the Mortgage Bankers Political Action Committee).

Prior to joining MBA, she was the Manager of Government Affairs at the American Land Title Association (ALTA), where she split her duties between direct lobbying on association issues and managing the operations of ALTA's political action committee. Williams was also a Government Affairs Associate at KPMG LLP.

Williams holds a B.S.C. in Communication and Political Science from the University of Miami, in Coral Gables, FL.