

“HELP YOUR BORROWER NAVIGATE THROUGH THE CREDIT MAZE” AND “MANIPULATION AND ABUSE OF THE CREDIT SYSTEM”, SPONSORED BY CORELOGIC AND APPRAISAL INFORMATION FOR LENDERS, SPONSORED BY HOMEBUILDERS OF ALABAMA

2 SESSIONS FOR 1 PRICE!



Morning Session (3 Hours)

Topic Summary: Help your customer understand recent changes in credit reporting, the difference between a credit freeze & credit lock, what is Ultra FICO?, facts about credit inquiries, and a review of trusted credit and scores resources.

CoreLogic will also preview a new offering, FACTCheck, an automated standards based income analysis tool designed to assist underwriters by streamlining and standardizing income calculations.

Topic Summary: The dark side – manipulation and abuse of the credit system Deepen your fraud savvy by understanding techniques employed to abuse the credit system, and protect your organization by learning best practices for prevention and detection. We will discuss synthetic identities, account takeovers, credit repair, and credit manipulation. We will also review recent trends in all types of mortgage fraud and what to expect in the next year.

Afternoon (2 Hours)

Date: February 19, 2019

Time: 9:00 AM Seminar

Lunch: 12:00 Noon

(NEW) Location
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

Earn 3 CE Credits toward ALAMB (Alabama Accredited Mortgage Banker)

Full Day a total of 5 CE Credits toward your Alabama Accredited Mortgage Banker Designation.

[Register](#)

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Appraisals Directed to the Lender Side of the Equation

This afternoon’s session, with appraisal instructors and educators, Mandell Tillman and Buddy Eslava, will be doing something a little different. Where their previous training sessions were designed to address concerns of builders, appraisers, lenders, realtors, and others, this session will be more directed to the lender side of the equation. When this session is done, we hope you will have a little more information that you can use during the appraisal process leading to a more accurate value.

Mandell Tillman & Buddy Eslava

Mandell and Dan are not strangers to the appraisal community in Alabama. As appraisers, each are among the most respected within their field. As trainers and educators, they are among the best and certainly most experienced trainers out there. Mandell and Dan, along with Buddy Eslava, partnered with the HBAA in 2017 to develop the appraisal training course which was offered across the state and are gearing up to make it available again in 2019. This course led to a better understanding of the rules of appraisals by all parties, but also an understanding of the costs of construction and how those costs can be reflected in an accurate appraisal. The result was a better working relationship within our common industry and, in many cases, a marked increase in values.

Date: February 19, 2019

Time: 1:30 PM Seminar
3:30 PM

(NEW) Location

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2000 Club Road
Hoover, AL 35244

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Luncheon Only-\$30.00

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Ken Venables is a Training Manager at Corelogic Credit Services. A native Oregonian, Ken began his career with Corelogic in 1995 and has held a variety of positions. With over 25 years of experience in the mortgage credit reporting field, Ken’s current responsibilities consist of developing and delivering training content for presentations to CoreLogic employees, customers and speaking engagements to various mortgage industry associations across the country.

He is certified in the Fair Credit Reporting Act, credit reporting and credit scoring from ALLRegs Academy and has been recognized with winning numerous company sales and peer nominated performance awards.

Bridget Berg is a Senior Director, Fraud Solutions Strategy, for CoreLogic, where she leads the delivery of fraud risk management solutions to the mortgage industry. With over 30 years of major financial institution experience, she has focused on all aspects of mortgage fraud, managing investigations and developing fraud risk programs and analytics.

Dan Taylor has been in the home building industry since 1972. A graduate of Jacksonville State University, he founded Taylor Construction, Inc., in 1975. In 1979 he became a charter member of the Marshall County Home Builders Association, where he served multiple terms as its President and continues to serve on its Board.

Taylor was first appointed to the Home Builders Association of Alabama’s Executive Committee as a Presidential Appointee in 2005. Since then, he has continued to serve in numerous capacities at the state level, including chairing the Regulatory Affairs Committee and the Investment Property Owners and Land Developers Councils. He served as HBAA President in 2017.

In addition to home building, Taylor has been a certified residential real property appraiser since 1972 and was a real estate broker for 20 years. T. Mandell Tillman began his career in the real estate profession with The Furse Company, a homebuilding and real estate development company. Mandell subsequently entered the valuation and development sector with the firm of Southeastern Appraisal Company owned by Theo R. Brunson, MAI. Mandell obtained his MAI designation while with Southeastern Appraisal Company and continued to develop real estate throughout the 1980’s and 1990’s. He purchased Southeastern Appraisal Company in 1993. In 1995, Mandell, along with nine other parties, started a denovo bank known as Commerce Bank.

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Between the years 2003 and 2007 Mandell became one of the largest real estate developers on the Tennessee River between Chattanooga, Tennessee and Guntersville, Alabama.

Mandell has also obtained the AI-GRS reviewer designation with the Appraisal Institute. He is a former Appraisal Institute-approved USPAP instructor. Mandell has served as the National Candidate Guidance Chairman and as a member of the National Admissions Committee for the Appraisal Institute.

Mandell served for 6 years on the Alabama Real Estate Appraisers Board, two years of which he was Chairman of the Board.

Mandell currently owns and operates Tillman Consulting, LLC which provides consulting and appraisal review services for nine community banks. In addition to a commercial real estate sales division, Tillman Consulting also has a right-of-way acquisition division which provides a full range of acquisition services for governmental agencies.

Name		E-Mail	
Company		Phone	

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Company		Phone			
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City		State		Zip	

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Credit Card: Visa _____ MasterCard _____ AmEx _____

Card #				Expiration Date	
Company			Phone		
Amount	\$				

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City		State		Zip	
Amount	\$				

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