

**“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.

**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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**Date:** February 19, 2019

**Time:** 1:30 PM Seminar  
3:30 PM

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## **Afternoon (2 Hours)**

### **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.

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## **CORELOGIC SPEAKERS**

**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.

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Address			
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**Payment Information**

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

Card #	Expiration Date
Company	Phone
Amount	\$

**Please Bill My Company**

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