



**ABA**

Alabama Bankers Association, Inc.

*Live Seminar*

## **Title Insurance 201 . . . Identifying and Resolving Title Defects and Perfecting the Mortgage Lien**

October 07, 2021

Registration: 8:00 AM

Business Session: **8:30 AM – 3:00 PM**

[Marriott Prattville Hotel & Conference Center](#)

Are you ready to enhance and broaden your title skills? This course will be your guide to identify, avoid and cure title defects by providing you with the in-depth instruction in some of the most common issues impacting title insurance and mortgage lien perfection. The course will include a review of what title insurance is and is not, what it does and does not provide, and why a clean title is such a critical part of the lending process and how it is key to perfecting the mortgage lien.

- Basic review of how to read a title insurance Commitment and Policy to ensure the best coverage is being obtained.
- Closing Protection Letter and how it relates to title insurance; what's covered and what's not.
- Alabama's Power of Attorney form and what effect does it really have on the loan closing and title insurance.
- Corporations, LLC, Trusts and Churches – in-depth explanation of how each effects the title and mortgage lien; what is required for each.
- Mobile / Manufactured Homes, are they really being insured?
- Judgments, mechanics' liens, tax liens, or other claimed interests such as heirs and next of kin, how they attach to real property and how to clear them up.
- Intestate -vs- Testate, what happens now when the title holder passes away?
- Overview of the new 2021 Title Insurance Forms that are effective July 1, 2021.

This program is recommended for anyone who has a basic understanding of the title insurance process and is designed to enhance and broaden the skill sets of seasoned loan processors, lending assistants, loan originators, compliance officers and management. The course will explain the often-misunderstood title industry and how to ensure that once the transaction closes the mortgage is perfected. This course also provides a detailed take-away reference notebook with "real life" industry specific examples.

**Who Should Attend:** Loan Officers, Processors/Lending Assistants, Underwriters, Closers, Lending Management, Compliance Officers, Credit Review Officers

**PRESENTED For ABA by:** Kathy W. Shirah, Central Alabama Title Center, LLC

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### **FEES:**

Members: \$395

Non-Members: \$595

**QUESTIONS? EMAIL Debbie Pharr at [dpharr@alabama.bank](mailto:dpharr@alabama.bank)**

*By registering for this seminar, you give your permission to be photographed and for those photographs to be used by the association.*

**ABA Cancellation Policy:** A processing fee of \$100 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$100 processing fee) if notice is given by 12:00 noon, 10 business days before an event.

After 10 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

**Schools and sessions 2 days or more, cancellation processing fee – \$200 or more TBD.**

**Late Registration:** Please note, there will be a \$50 late registration fee for all attendees that register later than 10 business days before the seminar.

**Non-ABA Members:** Prepayment is required for all non-member attendees for any event.

**Early Bird Rates:** When applicable, to qualify for the early bird rate, full payment MUST be received by advertised date. Otherwise, additional billing for the regular rate will be necessary.

**Note:** If registrant has received any manual/handouts prior to cancellation, no money can be refunded, credited or transferred.