



## ALABAMA BANKERS ASSOCIATION

### **Title Insurance 101**

Speaker: Kathy Shirah

**February 7, 2024**

Member Rate: \$395

Registration starts: 8:15am

Non-Member Rate: \$595

Business Session: 8:30am- 3:00pm

Lunch own your own: 11:30-12:30pm

Montgomery Marriott Prattville Hotel & Conference Center at Capitol Hill

2500 Legends Circle, Prattville, Alabama 36066

### **6.75 CRCM credits, CPE credits applied for**

This program focuses on issues involving the title insurance process and contains information designed to reach a wide variety of participants and skill sets, ranging from the newest of loan processors to seasoned loan originators or management. The course will work through the often misunderstood industry and will be presented in a way that can be easily understood.

#### Topics Include:

- Obtain an understanding of common industry terms such as commitment, policy, requirements, exceptions and endorsements.
- Learn the difference between the lender's policy and an owner's policy.
- Learn how to read a title insurance commitment and policy to ensure the best coverage possible.
- Learn what a closing protection letter is and how it relates to title insurance.
- Understand the impact of a Power of Attorney on the loan closing and title insurance.
- Learn what is required with a corporation or LLC is part of the loan transaction.
- Learn whether or not to include a mobile home in the definition of "land."
- Know what a Trust is and how it impacts your loan process and title insurance.
- Overcome the title defects related to deceased owners and estates.
- Understand the impact of marriage and homestead law on your loan transaction
- Obtain releases for judgement liens, mechanics' liens and other claimed interest attached to real property.

Who Should attend? Loan officers, processors/lending assistants, underwriters, closers, lending management, compliance officers, credit review officers.

For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email

[ebailey@alabama.bank](mailto:ebailey@alabama.bank) **For information on important policies please visit our website at**  
**<https://www.alabama.bank/policies>**