42ND ANNUAL
WILLIAM W. GIBSON, JR.
MORTGAGE LENDING INSTITUTE

Earn up to 13.25 Hours of Credit Including 1.25 Hours of Ethics Credit
Specialization Credit Expected for Real Estate
9 Hours of General Elective TREC Credit and 10 Hours of TDI Credit Available

AUSTIN
September 11 - 12, 2008
Four Seasons Hotel, Austin

DALLAS
September 25 - 26, 2008
Cityplace Conference Center

HOUSTON (Video Replay)
December 11 - 12, 2008
Hyatt Regency
<table>
<thead>
<tr>
<th>TIME</th>
<th>SESSION</th>
<th>SPEAKER(S)</th>
<th>LOCATION</th>
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<tbody>
<tr>
<td>8:00 a.m.</td>
<td>Registration Opens</td>
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<tr>
<td>8:30 a.m.</td>
<td>Welcoming Remarks</td>
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<tr>
<td>8:45 a.m.</td>
<td>Top Ten Issues for Borrowers</td>
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<tr>
<td>9:00 a.m.</td>
<td>Case Law Update Part 1</td>
<td></td>
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<tr>
<td>9:45 a.m.</td>
<td>Case Law Update Part 2</td>
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<tr>
<td>10:15 a.m.</td>
<td>Break</td>
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<tr>
<td>10:30 a.m.</td>
<td>Mixed Use Development: Key Financing and Insurance Issues and Pitfalls</td>
<td>Paul H. Amiel, Michael D. Craver, Kent Howard, Steve Wu</td>
<td>Dallas, TX</td>
</tr>
<tr>
<td>11:15 a.m.</td>
<td>Case Law Update Part 2</td>
<td></td>
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<tr>
<td>12:00 p.m.</td>
<td>Lunch</td>
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<tr>
<td>12:15 p.m.</td>
<td>The Texas Real Estate Market: Where We Are and Where We're Going</td>
<td>Britt Fair, David Fair</td>
<td>Dallas, TX</td>
</tr>
<tr>
<td>1:00 p.m.</td>
<td>Break</td>
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<tr>
<td>1:15 p.m.</td>
<td>Show Me the Taxpayer’s Money: Public/Private Development of Small and Medium Size Projects</td>
<td>Jean Edward Shotts, Jr.</td>
<td>Lubbock, TX</td>
</tr>
<tr>
<td>2:00 p.m.</td>
<td>Margin Tax and Real Estate: 2008 Update on Strategies, Structures and Leases</td>
<td>Robert E. Reetz</td>
<td>Austin, TX</td>
</tr>
<tr>
<td>2:30 p.m.</td>
<td>Title Insurance Update: Highlights of New Forms and Revised Provisions</td>
<td>Douglas W. Becker</td>
<td>San Antonio, TX</td>
</tr>
<tr>
<td>3:00 p.m.</td>
<td>Break</td>
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<tr>
<td>3:15 p.m.</td>
<td>Title Insurance Involving Oil, Gas and Mineral Interests: What’s Different?</td>
<td>William A. Kramer</td>
<td>Dallas, TX</td>
</tr>
<tr>
<td>3:45 p.m.</td>
<td>Primer on Proration and Roll Back Taxes</td>
<td></td>
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<tr>
<td>4:05 p.m.</td>
<td>Understanding and Working with New Texas Statutes Affecting Residential Lenders and Investors</td>
<td>C. Bryan Dunklin</td>
<td>Dallas, TX</td>
</tr>
<tr>
<td>5:30 p.m.</td>
<td>Adjourn</td>
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<tr>
<td></td>
<td>3:15 p.m.</td>
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<td>3:45 p.m.</td>
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<td>4:05 p.m.</td>
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<td>4:35 p.m.</td>
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</tbody>
</table>

**In Dallas by VIDEO**

Douglas A. Weatherbie, Dallas, TX

**In Austin by VIDEO**

Robert E. Reetz, Jr., Austin, TX

**In Houston by VIDEO**

Douglas W. Becker, San Antonio, TX

**Phone: 512-475-6700 Fax: 512-475-6876**
<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
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<tbody>
<tr>
<td>9:00 a.m.</td>
<td>1.00 hr Workouts: From Default to Resolution (or Not) in Today's Structured Credit Environment</td>
</tr>
<tr>
<td>10:00 a.m.</td>
<td>.75 hr Primer on Foreclosures</td>
</tr>
<tr>
<td>10:45 a.m.</td>
<td>Break</td>
</tr>
<tr>
<td>11:00 a.m.</td>
<td>.50 hr Understanding and Working with the Mortgage Electronic Registration System (MERS)</td>
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<tr>
<td>11:30 a.m.</td>
<td>.33 hr Accepting and Delivering a Deed in Lieu of Foreclosure</td>
</tr>
<tr>
<td>11:50 a.m.</td>
<td>.50 hr Debt Collection Do’s and Don’ts</td>
</tr>
<tr>
<td>12:00 p.m.</td>
<td>1.00 hr LUNCHEON PRESENTATION</td>
</tr>
<tr>
<td>12:35 p.m.</td>
<td>.75 hr ethics The Ethics of Striking Back: The Noble Lawyer and the Rehabilitation of the Profession</td>
</tr>
<tr>
<td>1:20 p.m.</td>
<td>Break</td>
</tr>
<tr>
<td>1:35 p.m.</td>
<td>.50 hr Ground Leases: Issues and Pitfalls in Leasehold Financing</td>
</tr>
<tr>
<td>2:05 p.m.</td>
<td>.33 hr Absolute Assignment of Rents</td>
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<tr>
<td>2:25 p.m.</td>
<td>.50 hr Financing Forms for Water Rights Transactions</td>
</tr>
<tr>
<td>2:55 p.m.</td>
<td>.50 hr Pushing the Limits of Eminent Domain</td>
</tr>
<tr>
<td>3:25 p.m.</td>
<td>Adjourn</td>
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</table>

**FRIDAY MORNING**

**Austin Presiding Officer:**
Paula L. Beasley, Dallas, TX

**Dallas Presiding Officer:**
Jonathan Thalheimer, Dallas, TX

**FRIDAY AFTERNOON**

**Austin Presiding Officer:**
Janna R. Melton, Austin, TX

**Dallas Presiding Officer:**
Charles W. Spencer, Dallas, TX

**LUNCHEON PRESENTATION**

12:20 p.m. Pick up Box Lunch
Included in conference registration fee.

**2:05 p.m.** Absolute Assignment of Rents
The absolute assignment of rents is the choice of most lenders to create a security interest in rents in Texas, but because an absolute assignment purports to transfer title to rents, it causes confusion and unnecessary litigation under both state law and federal bankruptcy law. This presentation will discuss the problems of the absolute assignment of rents and a possible solution.
Julie Patterson Forrester, Dallas, TX

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COMMUNIQUÉ FROM PAST INSTITUTES

“"I have been attending this seminar for 15 years and this one was possibly the best overall version of the seminar. The speakers and topics were exceptional.”

“Practical subjects with excellent speakers.”

“Thank you for putting on such a fantastic seminar. The short segments were a great idea.”

“As usual, topics were particularly relevant and important this year.”

“This continues to be the best seminar I attend in terms of quality, substance, consistency, speakers and organization.”

“Keep up the good work!”

“This is one of the best seminars I have been to—the materials and topics were excellent. The quality and caliber of the speakers were absolutely unmatched to the speakers I have seen at the other seminars.”

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Wachovia Insurance
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AUSTIN
SEPTEMBER 11-12, 2008
CONFERENCE LOCATION

Four Seasons Hotel
98 San Jacinto
Austin, TX 78701
512-685-8100

SPECIAL ROOM RATE $220
good through August 15, 2008
(subject to availability)

Parking: Valet: Day $10, Overnight $22;
$7 Self-Parking available at Convention
Center parking facility (subject to change)

DALLAS
SEPTEMBER 25-26, 2008
CONFERENCE LOCATION

Cityplace Conference Center
2711 North Haskell Avenue
Dallas, TX 75204
214-515-5100

Parking: Complimentary Self-Parking
(subject to change)

HOUSTON
December 11-12, 2008
VIDEO REPLAY LOCATION

Hyatt Regency
1200 Louisiana Street
Houston, TX 77002
713-654-1234

Parking: $15 self-parking in garage; $12 Valet
(subject to change)

KEY DATES
Registration & Cancellation
Sept. 3, 2008–5 p.m.
last day for early registration
add $50 for registrations
received after this time
Sept. 5, 2008–5 p.m.
last day for full refund
Sept. 8, 2008–5 p.m.
last day for partial refunds
$50 processing fee applied
Sept. 11, 2008–9 a.m.
conference begins

KEY DATES
Registration & Cancellation
Sept. 17, 2008–5 p.m.
last day for early registration
add $50 for registrations
received after this time
Sept. 19, 2008–5 p.m.
last day for full refund
Sept. 22, 2008–5 p.m.
last day for partial refunds
$50 processing fee applied
Sept. 25, 2008–9 a.m.
conference begins

KEY DATES
Registration & Cancellation
Dec. 3, 2008–5 p.m.
last day for early registration
add $50 for registrations received after this time
Dec. 5, 2008–5 p.m.
last day for full refund
Dec. 8, 2008–5 p.m.
last day for partial refunds
$50 processing fee applied
Dec. 11, 2008–9 a.m.
video replay begins

CONFERENCE PARKING—AUSTIN
Due to construction, self-parking is unavailable at the Four Seasons Hotel. Nearby parking is available in the Convention Center garage across the street (2nd Street and Brazos) for $7 (subject to change). Valet parking at the Four Seasons is $10 for conference attendees; however, unless you arrive very early, we recommend parking in the Convention Center Garage to avoid long lines.

ABOUT THE COVER
“The Classification of Finite Simple Groups,” 25.5” x 25.5”, mixed media collage of old books, candy, cereal packages, and acrylic, is by Philip Durst. For more information, contact him at 512-474-6200.

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for more information