

59TH ANNUAL WILLIAM W. GIBSON, JR.

MORTGAGE LENDING INSTITUTE



September 11–12, 2025
AT&T Conference Center ■ Austin, Texas

 [Live Webcast September 11–12](#)

Earn up to 12.25 Hours of MCLE Credit Including 3.00 Hours of Ethics Credit

MCLE Credit Approved in TX, CA, OK, and PA (Hours Vary By Jurisdiction)

Specialization Credit Expected for Bankruptcy Law, Consumer Law, and Real Estate Law

Professional Accreditation Approved for TX Accounting CPE, and TX Real Estate Commission (TREC)

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Times listed are in Central Time

THURSDAY MORNING, SEP. 11, 2025

Presiding Officer:

**Amanda R. Grainger, Winstead PC,
Dallas, TX**

8:00 a.m. Registration Opens

Includes continental breakfast.

8:30 a.m. Welcoming Remarks

8:40 a.m. .75 hr | .25 hr ethics

Case Law Update – Part I

Discuss recent and significant Texas cases from the last year, with particular attention paid to cases involving new legal concepts which materially alter or extend current jurisprudence.

Amanda R. Grainger, Winstead PC, Dallas, TX
J. Richard White, Winstead PC, Dallas, TX

9:25 a.m. .50 hr

2025 Legislative Update: Time to Make the Donuts

Hear information regarding new state laws from the 89th Texas State Legislature that have an effect on Texas Real Estate and the potential impacts on the Mortgage Industry.

Mark D. Sonnier, MDS Law, PLLC, Houston, TX

9:55 a.m. .50 hr

Update on New Texas Title Insurance Forms & Rules

Recent changes have been made by the Texas Department of Insurance to Texas promulgated title insurance forms and the rules supporting those forms. Discuss those changes and how they will affect the title insurance business in Texas.

Charles M. ("Charlie") Craig, Stewart Title Guaranty Company, Austin, TX

10:25 a.m. 15-Minute Break

MCLE

This course has been approved for Minimum Continuing Legal Education credit by the State Bar of Texas Committee on MCLE in the amount of 12.25 hours, of which 3.00 credit hours will apply to legal ethics/professional responsibility credit. The University of Texas School of Law is a State Bar of California approved MCLE provider (#1944), and an Oklahoma Bar Association MCLE presumptively-approved provider (#169).

10:40 a.m. 1.50 hrs | .50 hr ethics

HFCs and PFCs: Navigating Legislative Changes, Lending Structures, and Best Practices in Texas

Gain insight into the evolving landscape of the Housing Finance Corporation (HFC) program in Texas, including the impact of recent legislative changes. Also explore best practices for structuring deals involving HFCs, Public Facility Corporations (PFCs), and housing authorities, with a focus on the unique challenges and opportunities these present for both borrowers and lenders. Address common issues in borrower-lender relationships, risk assessment and mitigation strategies for lenders, and hear practical guidance on exit strategies, as well as perspectives on how these issues present and are perceived by the public sector participants in these transactions.

Karl Baker, Jackson Walker LLP, San Antonio, TX
Raj Bandla, BakerHostetler, Chicago, IL
Summer Greathouse, Bracewell, San Antonio, TX
Reed A. Standly, Standly Law Group, Dallas, TX

12:10 p.m. Pick Up Lunch

Included in registration.

THURSDAY AFTERNOON

Presiding Officer:

Dawn M. Lewallen, First American Title Insurance Company, Houston, TX

LUNCHEON PRESENTATION

12:30 p.m. .50 hr

Hot Topics

Hear about recent developments and hot topics in real estate and real estate finance.

Brian C. Rider, The University of Texas School of Law, Austin, TX
Michelle Moore Smith, Jackson Walker LLP, Austin, TX

1:00 p.m. 15-Minute Break

1:15 p.m. .50 hr

Is There Recourse for That?

A pragmatic review of the loan guaranty agreements that are currently being required in commercial real estate transactions.

Niles W. Holmes, Niles Holmes, P.C., Dallas, TX

1:45 p.m. 1.00 hr | .25 hr ethics

Receiverships with Commercial Mortgages: Considerations and Tips

As easy as foreclosure is (or is supposed to be), a creditor may not want to own or directly control a commercial property. Discuss the when, why, what, and how of pursuing a commercial receivership in Texas, including best practices.

Jared Slade, Alston & Bird LLP, Dallas, TX
Thomas M. Whelan, Thalheimer, Cipione, Whelan & Morgan, PLLC, Dallas, TX

2:45 p.m. 10-Minute Break

2:55 p.m. .75 hr

Working with Special Servicers

In this in-depth conversation, discuss the ins and outs of special servicing, exploring and uncovering the strategies that take an asset from non-performing status to resolution. Exploring everything from factors that inform the decision-making process to clarifying some common misconceptions about key players in special servicing, this informative dialogue sharpens your knowledge about special servicing and equips you with tools to manage your next specially serviced case.

Moderator:

Jared Slade, Alston & Bird LLP, Dallas, TX

Panelists:

Ariel Levin, CWC Capital Asset Management, Washington, DC

Gillad Matiteyahu, Alston & Bird LLP, Dallas, TX

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3:40 p.m. .75 hr

Identifying and Managing Environmental Risks – A Practical Guide

This session provides a practical overview of environmental due diligence and risk management strategies, focusing on the essentials like Phase I Environmental Site Assessments and the potential role of insurance. Learn best practices for hiring consultants, navigating reliance letters, and addressing common issues that arise during the Phase I process. Also, explore the role and limitations of environmental insurance in managing identified risks.

Mary S. Mendoza, Haynes Boone, LLP, Austin, TX
Andrew Van Osselaer, Haynes Boone, LLP, Austin, TX

4:25 p.m. .75 hr | .25 hr ethics

Adapting Insurance Provisions to Changing Times

Changes wrought by the hard insurance market and other factors are coming to loan documents near you. This presentation considers the causes and practical effects on insurance requirements and the importance of proactive risk management occasioned by the rise and stall of enterprise risk management; increased use of AI and big data by actuaries and underwriters; LA fires; the growth of the ART Market (i.e., alternatives to traditional insurance products issued through risk retention groups, purchasing groups, and captives insurance; OCIPS, CIPS, JIPs; subcontractor default insurance as alternatives to bonds; Fannie Mae's new guidelines for insurance reviews and specifications in its recent (12.24 or 1.25) update of servicing and sale guidelines; differences between the regulatory structure of the traditional insurance market and the ART Market; and a few thoughts on how to cope with such changes.

Thomas M. Whelan, Thalheimer, Cipione, Whelan & Morgan, PLLC, Dallas, TX

5:10 p.m. .50 hr

Mortgage Lending and the Economy

Hear how a rapidly shifting economic and policy environment is impacting the housing sector and mortgage market.

Mark Fitzgerald, Affinius Capital, San Antonio, TX

5:40 p.m. Adjourn

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FRIDAY MORNING, SEP. 12, 2025

Presiding Officer:
Michelle Moore Smith, Jackson Walker LLP, Austin, TX

8:00 a.m. Conference Room Opens
Includes continental breakfast.

8:30 a.m. .75 hr | .25 hr ethics

Case Law Update – Part II

Discuss recent and significant Texas cases from the last year, with particular attention paid to cases involving new legal concepts which materially alter or extend current jurisprudence.

Amanda R. Grainger, Winstead PC, Dallas, TX
J. Richard White, Winstead PC, Dallas, TX

9:15 a.m. 1.00 hr | .50 hr ethics

Texas PACE: How Does It Work and What Should a Mortgage Lender Know?

Hear an overview of the Texas PACE program from a legal perspective, which includes items of potential interest for mortgage lenders.

Cynthia L. Harkness, Foley & Lardner LLP, Dallas, TX
Lee McCormick, Lone Star PACE, Frisco, TX
Glenn Silva, Lone Star PACE, Frisco, TX

10:15 a.m. 15-Minute Break

10:30 a.m. 1.00 hr | .25 hr ethics

7 Deadly Sins of Pre-Deal Documents (LOI, MOU, Term Sheets, etc.) OR Enforcing Unenforceability

Address the negotiation and drafting of pre-deal documents (LOI, MOU, Term Sheet, etc.). Discuss when a pre-deal document is justified (and when not?); which pre-deal document is best for your transaction; which strategies should be considered when negotiating an LOI; and what are the best ways to make an LOI or MOU unenforceable.

D. Hull Youngblood Jr., Of Counsel, Davis Cedillo & Mendoza, Inc., San Antonio, TX

11:30 a.m. 1.00 hr | .25 hr ethics

Equity Pledges in the Mortgage Lending Context

Discuss the increasingly-common requirement by mortgage lenders of equity pledges as additional collateral. Piece together the various related elements and understand their priorities when structuring these transactions.

Benjamin F.S. Herd, Haynes Boone, LLP, Dallas, TX

12:30 p.m. .50 hr ethics

Don't Forget to Check Your Boxes Before You Close

This presentation covers a few commonly overlooked items in the lender's closing checklists that can have a detrimental impact on closing and closing timelines.

Clinton J. Kuykendall, Jackson Walker LLP, Houston, TX

1:00 p.m. Adjourn

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We are here to support our community. Information and updates regarding our in-person conferences and live webcasts will be posted at www.utcle.org.

In addition, we continue to offer multiple educational opportunities online—both live and on-demand—by bringing practitioners together virtually. We are fortunate to serve so many of you who strive for excellence in the practice of law.



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Austin, TX 78705

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512.475.6876

Questions? 512.475.6700

If you have dietary requirements or would like to request accommodations under the ADA, please contact Customer Service at 512.475.6700 or service@utcle.org at least 10 days prior to the conference.

REGISTRATION BENEFITS

Comprehensive Course Materials: Access course materials in "Your Briefcase" approximately 48 hours before the live event, and enjoy unlimited access to the final, complete course materials – downloadable PDFs of papers and slides.

Accredited eConference: Complimentary access to the eConference – with papers, slides, and video – accredited for one year in both TX and CA are available in "Your Briefcase" 6–8 weeks after the event.

TX MCLE Credit Reporting: UT Law CLE can report credit on your behalf directly to the State Bar of Texas. Track the Texas MCLE credit reported on your behalf at "Your Account" after you've logged in at www.utcle.org.

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ML25

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EVENT REGISTRATION

Includes Electronic Course Binder Download (PDF) in "Your Briefcase." Special group registration rates available. Call 512.475.6700.

- Live, In-Person Event Registration \$675 | \$775 after August 28
 Live Webcast Registration \$775

Printed and Shipped Binder with Registration (Shipping Included) – Available for order through Friday, September 12, 2025

Please note that the printed binder will arrive 2–3 weeks after the conclusion of the live event. Delivery to P.O. boxes is not permitted. Binders will not be distributed on-site.

- Printed and Shipped Course Binder \$102.84 (\$95*)

Webcast Add-on

Register for the in-person conference and add on the webcast format for attendance flexibility.

- Webcast Add-on \$100

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Comprehensive binder with papers and slides, available for delivery 4–6 weeks after live event.

- Electronic Post-Course Download (PDF) \$319.34 (\$295*)
 Printed Post-Course Binder \$373.46 (\$345*)

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AUSTIN

September 11–12, 2025

CONFERENCE LOCATION



AT&T Conference Center
 The University of Texas at Austin
 1900 University Avenue
 Austin, TX 78705
 877.744.8822 (reservations)

Parking:

Visit www.utcle.org/conferences/ML25/#venue
 for daily and overnight rates

KEY DATES

August 28, 2025

Last day for early registration rates

September 5, 2025

Last day for full refund cancellation

September 8, 2025

Last day for partial refund cancellation
 \$50 processing fee applied

Thursday, September 11, 8:30 a.m., CT

Conference begins

Friday, September 12, 2025

*Last day to order a printed and shipped course binder
 with in-person or webcast conference registration.*

REASONS TO ATTEND

UT Law CLE's **59th Annual William W. Gibson, Jr. Mortgage Lending and Servicing Institute**, Texas' premier mortgage lending conference. Stay ahead in Mortgage Lending and Real Estate Law for this two-day event of essential updates, practical guidance, and in-depth discussions on the latest legal and industry developments.

Key Highlights:

- **Case Law Update (Parts I & II):**
 A deep dive into recent Texas case law that introduces or reshapes key legal principles.
- **2025 Legislative Update – Time to Make the Donuts:**
 A breakdown of new laws from the 89th Texas Legislature and their implications for real estate and lending.
- **HFCs and PFCs Panel:**
 Navigate the evolving landscape of Housing Finance Corporations and Public Financing Corporations, with insights on deal structuring and legislative changes.
- **Receiverships with Commercial Mortgages:**
 Learn the when, why, and how of pursuing commercial receiverships in Texas.
- **Additional Topics Include:**
 - Texas PACE financing
 - Equity pledges
 - Pre-deal and closing documentation
 - And much more!

Don't miss this opportunity to gain valuable insights, connect with peers, and access a comprehensive set of materials curated by top professionals in the field.