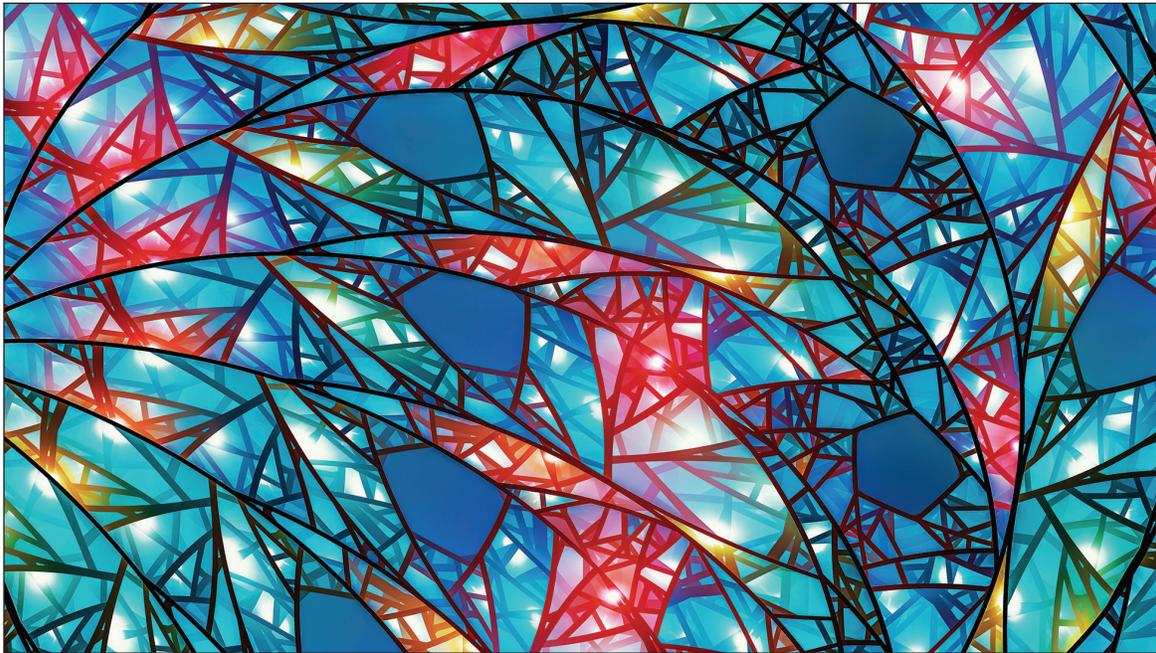


55TH ANNUAL WILLIAM W. GIBSON, JR.
**MORTGAGE LENDING AND
SERVICING INSTITUTE**



September 16–17, 2021

 Live Webcast

Earn up to 12.00 Hours of MCLE Credit Including 2.00 Hours of Ethics Credit

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

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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, SEPT. 16, 2021

Presiding Officer:
Niles Holmes, Niles Holmes, P.C.,
 Dallas, TX

8:20 a.m. Welcoming Remarks

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

Case Law Update – Part I

Discuss recent and significant Texas cases for the last year, with particular attention paid to cases involving new legal concepts or 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. 5-Minute Break

9:20 a.m. .50 hr

Legislative Update

The Real Estate Legislative Affairs Committee (RELACs) reviews the legislature's response to COVID, ERCOT, and other fun acronyms.

John H. "Jack" Miller III, Jack Miller Law, PLLC,
 Houston, TX

9:50 a.m. 5-Minute Break

9:55 a.m. .50 hr

Title Examination Standards – Amended and New

It seems a regular event these days that the legislature or the courts cause a change in our Title Examination Standards. Review recent impacts on passage of title upon death, adverse possession, cotenancy, and others. Good title and authority are essential to good collateral and lending underwriting.

Roland Love, Independence Title Company, Dallas, TX

10:25 a.m. 5-Minute Break

10:30 a.m. .50 hr

LIBOR Transition: Perspective and Recent Developments

An overview of recent developments in, and a perspective on, the transition away from the London Interbank Offered Rates (LIBOR) for variable rate loans.

Jonathan Thalheimer, McGuire, Craddock & Strother, P.C., Dallas, TX

11:00 a.m. 5-Minute Break

11:05 a.m. .75 hr

Congressional and Administration Priorities Affecting Mortgage Counsel

Learn what policymakers are prioritizing in the financial services arena and how it will affect mortgage lenders. Get an update on the Consumer Financial Protection Bureau, Federal Housing Finance Agency, House Financial Services Committee, and Senate Banking Committee.

Celia Winslow, American Financial Services Association, Washington, DC

11:50 a.m. 5-Minute Break

11:55 a.m. .75 hr ethics

Ethics in Real Estate Practice

Identify potential ethical pitfalls for lawyers and other dilemmas in a real estate practice.

Sam Johnson, Scott Douglass & McConico LLP,
 Austin, TX

12:40 p.m. Break for Lunch

Presentations resume at 1:00 p.m.

THURSDAY AFTERNOON

Presiding Officer:
Niles Holmes, Niles Holmes, P.C.,
 Dallas, TX

LUNCHEON PRESENTATION

1:00 p.m. 1.00 hr

The Outlook for the US and Texas Economies in a Post-COVID-19 Environment

Dr. Perryman will describe his projections for growth in business activity as the economy recovers from the pandemic. Key trends will be discussed, including industry outlooks, areas of particular strength, potential challenges, and commercial and residential real estate markets.

M. Ray Perryman, The Perryman Group, Waco, TX

2:00 p.m. 5-Minute Break

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 Houston, TX

CELIA WINSLOW
 American Financial Services Association
 Washington, DC

CONCURRENT SESSIONS

SPECIAL NOTICE: Please stay tuned for information on how to access the Advanced Consumer and Residential tracks. Materials for both tracks are available in the course materials. Approximately 4–6 weeks after the conference, the Advanced Commercial Lending and Residential Lending videos will both be available in "Your Briefcase."

ADVANCED COMMERCIAL LENDING

Presiding Officer:

Michelle M. Moore Smith, Jackson Walker LLP, Austin, TX

2:10 p.m. .75 hr

Loan Modifications

Patrick O. Smith, Lackey & Smith PLLC, Austin, TX

2:55 p.m. 5-Minute Break

3:00 p.m. .50 hr

Land Use Due Diligence for Lenders

Land Use regulations (public and private) affect the ability for collateral to be used for the intended purpose. Learn what to review and how to identify, assess, mitigate and accept land use risk.

Reid Wilson, Wilson, Cribbs + Goren, P.C., Houston, TX

3:30 p.m. 5-Minute Break

3:35 p.m. .50 hr

Arrows in the Quiver: Remedies for Commercial Real Estate Secured Loans

Review of potential remedies available to enforce and collect commercial real estate secured loans. What are the requirements? What are the pros and cons?

Brian Thompson Morris, Winstead PC, Dallas, TX

4:05 p.m. 5-Minute Break

4:10 p.m. .50 hr

Making Sure Your Deal is Financeable

Anticipating the requirements of your future lender.

Kent Newsome, Greenberg Traurig, LLP, Houston, TX

4:40 p.m. 5-Minute Break

4:45 p.m. .50 hr

What is Negotiable in Loan Documents

Discuss issues, motivations and explanations of the loan document provisions that are typically negotiated in a commercial real estate lending transaction.

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

5:15 p.m. Adjourn

RESIDENTIAL TRACK

Presiding Officer:

Christopher W. Christensen, PeirsonPatterson, LLP, Dallas, TX

2:10 p.m. .75 hr

Annotated Loan Modification

Focus on factors to consider when modifying for distressed borrower and its affect on priority. Discuss annotations related to Texas Home Equity, Fannie Mae / Freddie Mac Serviced loans and title insurance.

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

2:55 p.m. 5-Minute Break

3:00 p.m. .50 hr

Litigation Against Real Estate Brokers and Latest Trends

Craig Dowis, Thompson Coe, Dallas, TX

3:30 p.m. 5-Minute Break

3:35 p.m. .50 hr

Emerging Risk Trends in Fraud Detection and Prevention

Review the major considerations facing the financial services industry with regards to fraud actors, their methods, and industry considerations to enhance the detection and subsequent mitigation of fraud risk.

Nicholas Diieso, Citi, New York, NY

4:05 p.m. 5-Minute Break

4:10 p.m. .50 hr

Residential Mortgage Litigation Update

Review of Texas state and federal cases concerning origination and servicing of residential mortgages.

Daniel Durell, Locke Lord LLP, Austin, TX

4:40 p.m. 5-Minute Break

4:45 p.m. .50 hr

Lender's Closing Instructions and Texas Department of Insurance's Procedural Rule P-35

Overview of the title industry's standard practice and regulations regarding lender's closing instructions. Additionally, gain insight into the push for future standardized closing instructions.

Blair Moore Raggio, Allegiance Title Company, Dallas, TX

5:15 p.m. Adjourn

FRIDAY MORNING, SEPT. 17, 2021

Presiding Officer:

Mary S. Mendoza, Haynes and Boone, LLP, Austin, TX

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

Case Law Update – Part II

Discuss recent and significant Texas cases for the last year, with particular attention paid to cases involving new legal concepts or 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. 5-Minute Break

9:20 a.m. .50 hr

Seller Beware, Wrap with Care – Legislative Changes Tighten Restrictions on Residential Wrap Mortgages

Attack on Titan: the Texas Legislature targets predatory lenders with Senate Bill 43. Don't get caught in the middle.

Lorin Williams Combs, Winstead PC, Austin, TX

9:50 a.m. 5-Minute Break

9:55 a.m. .50 hr

Spelling Out Letters of Credit

A summary of history and governing law, as well as a smattering of drafting tips. Discuss updates and considerations arising out of the COVID-19 pandemic.

Allison Bastian-Rodriguez, Denton Navarro Rocha Bernal & Zech, P.C., Harlingen, TX

10:25 a.m. 5-Minute Break

10:30 a.m. .50 hr

Mechanics Liens and Legislative Changes From HB 2237 Effective January 1, 2022

A quick update on Texas Mechanics and Materialmens Liens with changes from the 2021 Regular Session of the Texas Legislature. Discuss new notice forms and requirements for a lien on retainage.e forms and requirements for a lien on retainage.

Steven E. Kennedy, McGuire, Craddock & Strother, P.C., Dallas, TX

11:00 a.m. 5-Minute Break

**M
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This course has been approved for Minimum Continuing Legal Education credit by the State Bar of Texas Committee on MCLE in the amount of 12.00 hours, of which 2.00 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 (#179).

11:05 a.m. .50 hr

Bankruptcy Topics for the Real Estate Lawyer; Free, Clear, and Beyond

Bankruptcy law can impact real estate transactions in a myriad of ways. This session will cover the treatment of commercial leases in bankruptcy and sales of property by the debtor-in-possession or trustee.

Michael D. Rubenstein, Liskow & Lewis, Houston, TX

11:35 a.m. 5-Minute Break

11:40 a.m. .50 hr

New Developments and Hot Tips in Commercial Real Estate Mortgage Practice

Hear recent developments and hot topics in mortgage lending and servicing and related real estate matters.

Robert F. DuBois III, DuBois, Bryant & Campbell, L.L.P., Austin, TX
Brian C. Rider, The University of Texas School of Law, Austin, TX

12:10 p.m. 5-Minute Break

12:15 p.m. .50 hr

Escrow Agreements with Title Companies for Post-Closing Matters

An overview of the role of an Escrow Agent, types of Escrow Agents, escrow provisions of Contracts and the use of Post Closing Agreements.

John P. Bruce, Heritage Title Company of Austin, Inc., Austin, TX

12:45 p.m. 5-Minute Break

12:50 p.m. .75 hr ethics

Ethics for Attorneys: Am I Your Lawyer?

Explore the point at which an attorney-client relationship forms. Discussion includes casual conversation, client intake, the effect and importance of disclaimers, and the risk of individual representation of corporate agents.

Jason Boulette, Boulette Golden & Marin L.L.P., Austin, TX

1:35 p.m. Adjourn



UT Law CLE is committed to helping attorneys meet their annual Texas MCLE requirements. Following the event, live webcast customers will receive a free, on-demand eSupplement that will bring their total available hours to 15.00, including 3.00 hours of ethics.

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Webcast Registration \$595 | \$645 after September 8

Thursday Afternoon Concurrent Sessions – Select One

- Advanced Commercial Lending
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Printed and Shipped Binder with Registration (Shipping Included) – Available for order through Friday, September 17, 2021

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LIVE WEBCAST**September 16–17, 2021****KEY DATES****September 8, 2021***Last day for early registration rates***September 10, 2021***Last day for full refund cancellation***September 13, 2021***Last day for partial refund cancellation*
\$50 processing fee applied**September 16, 2021, 8:20 a.m., CT***Webcast begins***September 17, 2021***Last day to order a printed and shipped course binder at conference registration.***REASONS TO ATTEND**

UT Law's **55th Annual William W. Gibson, Jr. Mortgage Lending and Servicing Institute** presents current developments and industry trends, offers practical information on real estate lending, financing and title issues, and provides a must-have set of materials and resources. This year's highlights include:

- Updates from the legislature and the courts, along with focused sessions on *Advanced Commercial Lending* and *Residential Lending*.
- Insight into hot topics like seller financing, LIBOR transition, bankruptcy, and letters of credit.
- Hear Dr. Perryman discuss his projections for growth and business activity in *The Outlook for the US and Texas Economies in a Post-COVID-19 Environment*.
- *Congressional and Administration Priorities Affecting Mortgage Counsel* provides insight on what policymakers are prioritizing in the financial services arena and how it will affect mortgage lenders.
- The Real Estate Legislative Affairs Committee (RELACs) reviews the legislature's response to COVID, ERCOT, and other fun acronyms.

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