

**59<sup>th</sup> Annual William W. Gibson, Jr. Mortgage Lending Institute**  
**September 11-12, 2025 • AT&T Conference Center • Austin, TX**  
**September 11-12, 2025 • Live Webcast**

**Thursday Morning, Sep. 11, 2025**

**Presiding Officer:**

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

8:00 am In Austin Only	<b>Registration Opens</b>  Includes continental breakfast.
8:30 am	<b>Welcoming Remarks</b>
8:40 am 0.75 hr 0.25 hr ethics	<b>Case Law Update - Part I</b>  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 am 0.50 hr	<b>2025 Legislative Update: Time to Make the Donuts</b>  Hear information regarding new state laws from the 89 <sup>th</sup> 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 am 0.50 hr	<b>Update on New Texas Title Insurance Forms &amp; Rules</b>  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 am	<b>15-Minute Break</b>

10:40 am 1.50 hrs 0.50 hr ethics	<b>HFCs and PFCs: Navigating Legislative Changes, Lending Structures, and Best Practices in Texas</b>  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 pm In Austin Only	<b>Pick Up Lunch (in Austin)</b>

## Thursday Afternoon, Sep. 11, 2025

### Presiding Officer:

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

### LUNCHEON PRESENTATION

12:30 pm 0.50 hr	<b>Hot Topics</b>  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 pm	<b>15-Minute Break</b>
1:15 pm 0.50 hr	<b>Is There Recourse for That?</b>  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 pm 1.00 hr 0.25 hr ethics	<b>Receiverships with Commercial Mortgages: Considerations and Tips</b>  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 pm	<b>10-Minute Break</b>

2:55 pm 0.75 hr	<p><b>Working with Special Servicers</b></p> <p>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.</p> <p>Moderator: Jared Slade, Alston &amp; Bird LLP - Dallas, TX</p> <p>Panelists: Ariel Levin, CWC Capital Asset Management - Washington, DC Gillad Matiteyahu, Alston &amp; Bird LLP - Dallas, TX</p>
3:40 pm 0.75 hr	<p><b>Identifying and Managing Environmental Risks - A Practical Guide</b></p> <p>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.</p> <p>Mary S. Mendoza, Haynes Boone, LLP - Austin, TX Andrew Van Osselaer, Haynes Boone, LLP - Austin, TX</p>
4:25 pm 0.75 hr 0.25 hr ethics	<p><b>Adapting Insurance Provisions to Changing Times</b></p> <p>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.</p> <p>Thomas M. Whelan, Thalheimer, Cipione, Whelan &amp; Morgan, PLLC - Dallas, TX</p>
5:10 pm 0.50 hr	<p><b>Mortgage Lending and the Economy</b></p> <p>Hear how a rapidly shifting economic and policy environment is impacting the housing sector and mortgage market.</p> <p>Mark Fitzgerald, Affinius Capital - San Antonio, TX</p>
5:40 pm	<p><b>Adjourn</b></p>

## Friday Morning, Sep. 12, 2025

### Presiding Officer:

**Michelle Moore Smith**, Jackson Walker LLP - Austin, TX

8:00 am In Austin Only	<b>Conference Room Opens</b>  Includes continental breakfast.
8:30 am 0.75 hr 0.25 hr ethics	<b>Case Law Update - Part II</b>  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 am 1.00 hr 0.50 hr ethics	<b>Texas PACE: How Does It Work and What Should a Mortgage Lender Know?</b>  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 am	<b>15-Minute Break</b>
10:30 am 1.00 hr 0.25 hr ethics	<b>7 Deadly Sins of Pre-Deal Documents (LOI, MOU, Term Sheets, etc.) OR Enforcing Unenforceability</b>  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 am 1.00 hr 0.25 hr ethics	<b>Equity Pledges in the Mortgage Lending Context</b>  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 pm 0.50 hr ethics	<b>Don't Forget to Check Your Boxes Before You Close</b>  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 pm	<b>Adjourn</b>