20th Annual Lenders Conference

April 23-25, 2019

Hosted at the San Antonio Marriott Rivercenter
101 Bowie St.
San Antonio, TX 78205
VA LOAN GUARANTY STAFF IN ATTENDANCE

Jeff London, Executive Director, Loan Guaranty Service, Washington, DC
John Bell III, Deputy Director, Loan Guaranty Service, Washington, DC
Greg Nelms, Asst. Director, Loan Policy and Valuation, Washington, DC
Mark Connors, Lender Liaison, Washington, DC (*Lenders Conference MC)
Colin Deaso, Chief, Loan Policy, Washington, DC
Jeff Bolla, Loan Policy Analyst, Washington, DC
Maxine Henry, Loan Policy Analyst, Loan Policy, Washington, DC
Jennifer Spencer, Loan Policy Analyst, Washington, DC
Justin Stephenson, Loan Policy Analyst, Washington, DC
James Heaslet, Chief, Valuation, Washington, DC
Robert Butler, Policy Appraiser, Washington, DC
Kathy Bernheim, Management Analyst, Washington, DC
Christina Searing, Management Analyst, Washington, DC
Raleigh Contreras, Program Analyst, Strategy/Comms, Washington, DC
Alberto Planas, Asst. Director for Oversight, Washington, DC
Dreama Walker, Chief, Lender and Servicer Oversight, Washington, DC
Ricardo Holloway, Loan Production Officer, Atlanta Regional Loan Center
Michael Andrews, Valuation Officer, Atlanta Regional Loan Center
Holly Barnett-Reba, Loan Production Officer, Cleveland Regional Loan Center
Marty Finlin, Valuation Officer, Cleveland Regional Loan Center
Dani Terrell, Loan Production Officer, Denver Regional Loan Center
Kevin Eason, Valuation Officer, Denver Regional Loan Center
Laura Rodriguez, Loan Production Officer, Houston Regional Loan Center
Myron Head, Valuation Officer, Houston Regional Loan Center
Bryant Lacey, Loan Guaranty Officer, Phoenix Regional Loan Center
Amy Berumen, Loan Production Officer, Phoenix Regional Loan Center
Peggy Wallace, Loan Production Officer, Roanoke Regional Loan Center
Donny Flores, Loan Guaranty Officer, St. Petersburg Regional Loan Center
Steve Roberts, Loan Production Officer, St. Petersburg Regional Loan Center
Kent Koehler, Loan Production Officer, St. Paul Regional Loan Center
Ryan Nelson, Valuation Officer, St. Paul Regional Loan Center

VA LOAN GUARANTY SERVICE (LGY)

The mission of LGY is to maximize the opportunity for Veterans and Servicemembers to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. Created as part of the Servicemen’s Readjustment Act of 1944 (“G.I. Bill”) the VA Home Loan Guaranty Program has helped generations of Veterans afford homeownership - backing over 23 million home loans for Veterans and their families.
## DAY 1/AGENDA
**TUESDAY, APRIL 23, 2019**

**LOCATION: Salon K**

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<thead>
<tr>
<th>TIME</th>
<th>SESSION</th>
<th>SPEAKERS</th>
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<tbody>
<tr>
<td>7:30</td>
<td>Registration</td>
<td>Outside the Symphony Ballroom</td>
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<tr>
<td>8:45</td>
<td>Welcome <em>(starts promptly at 8:45 am)</em></td>
<td>Mark Connors</td>
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<tr>
<td>9:15</td>
<td>Director’s Welcome</td>
<td>Jeffrey “Jeff” London</td>
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**10:00 – Break**

| 10:15 | Policy Updates | Greg Nelms, Colin Deaso |

**12:00 – Lunch**

| 1:00  | Panel: Top 10 Things LPOs want you to know | Ricardo Holloway, Peggy Wallace, Amy Berumen |
| 2:00  | Realtor Perspective: Veterans’ experience using the VA Home Loan Benefit | Maura Neill, REALTOR®, Buy Sell Live Atlanta John Bell III |

**3:00 – Break**

| 3:15  | Presentation: Lender Audit Hot Topics | Dreama Walker |
| 4:00  | Open Forum | Dani Terrell, Steve Roberts, Mike Andrews, Marty Finlin |

### DAY 1 - SESSION DETAILS

**POLICY UPDATES**

During this session we will discuss a variety of Policy updates, to include our recent Rule, Circulars as well as future policy changes.

**TOP 10 THINGS LPOs WANT YOU TO KNOW**

VA Loan Production Officers (LPOs) will discuss “the good, bad, and the ugly” regarding what they see on a daily basis.

**REALTOR® PERSPECTIVE**

Discuss opportunities to improve the Veteran experience and competitiveness when purchasing a new home utilizing the benefit from the Realtor® perspective.

**LENDER AUDIT HOT TOPICS**

This forum will cover several VA Oversight topics relating to expectations and procedures relevant to virtual and on-site lender audits.
DAY 2/AGENDA
WEDNESDAY, APRIL 24, 2019

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<tr>
<th>TIME</th>
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<tbody>
<tr>
<td>7:45</td>
<td>Administrative Notes</td>
<td>Mark Connors</td>
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<tr>
<td>8:00</td>
<td>Guest Speaker</td>
<td>Brian Chappelle, Potomac Partners</td>
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<tr>
<td>8:45</td>
<td>CFPB Presentation</td>
<td>Tony Camilli and Patrick Lapid</td>
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10:00 – Break

10:15 | Panel: Valuation Topics | James Heaslet, Jay Josephs, Michelle Czekalski Bradley |
| 11:15 | Presentation: Construction and Renovation Loans | James Heaslet, Kent Koehler, Ryan Nelson |

12:15 – Lunch

1:15  | Presentation: Top 10 Things VOs want you to know | Marty Finlin, Ryan Nelson, Kevin Eason |
| 2:15 | Presentation: Lenders Handbook Changes (Chapters 1 – 9) | Laura Rodriguez, Steve Roberts, Dani Terrell |

3:00 – Break

3:15 | Presentation: Lenders Handbook Changes (Chapters 1 – 9) (cont.) | Laura Rodriguez, Steve Roberts, Dani Terrell |
| 4:00 | Open Forum | Amy Berumen, Peggy Wallace, Myron Head, Kevin Eason |

DAY 2 - SESSION DETAIL

GUEST SPEAKER – BRIAN CHAPPELLE
Mr. Chappelle will give a Government Lending update and discuss differences in agency lending.

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)
CFPB’s Office of Servicemember Affairs will share data and insights from VA-loan recipients that are drawn from the CFPB’s most recent complaint report. In addition, staff from CFPB’s Office of Research will brief attendees on the data and findings from a report that explores first-time homebuying servicemembers’ home loan choices have evolved from 2006 to 2016.

VALUATION TOPICS
Experienced VA fee appraisers will be discussing thoughts of the future of bifurcated and hybrid appraisals. They will also cover topics that impact both appraisers and lenders.

CONSTRUCTION AND RENOVATION LOANS
VA will present a real-world case scenario, pinpointing best practices, and discuss everyday examples with the audience.

TOP 10 THINGS VOS WANT YOU TO KNOW
VA Valuation Officers (VOs) will discuss the many facets of their operations and you’ll gain a valuable insight into best practices. This will be done in a “Town Hall” like setting.

LENDERS HANDBOOK CHANGES
LPOs will review the “Old” vs “New” and highlight the major changes in several revised chapters of the VA Lender’s Handbook.
**DAY 3/AGENDA**  
**THURSDAY, APRIL 25, 2019**

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<tr>
<td>7:45</td>
<td>Administrative Notes</td>
<td>Mark Connors</td>
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<tr>
<td>8:00</td>
<td>Guest Speaker</td>
<td>Dr. Frank Nothaft, Corelogic</td>
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<td>8:45</td>
<td>Panel: VALERI Part 2</td>
<td>John Bell III, Greg Nelms</td>
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**10:00 – Break**

| 10:15 | Construction & Valuation FAQs  | James Heaslet                                 |
| 11:00 | Scorecards                     | Kent Koehler, Holly Barnett-Reba, John Bell III |

**12:00 - Lunch**

| 1:00  | Navigating Compliance          | Alberto Planas                                |
| 2:00  | Open Forum                     | Laura Rodriguez, Ricardo Holloway, Ryan Nelson, Mike Andrews |
| 3:00  | Closing Remarks                | Mark Connors                                  |

**DAY 3 - SESSION DETAILS**

**GUEST SPEAKER – DR. FRANK NOTHAFT**  
Dr. Nothaft will discuss the current and future mortgage market trends.

**VALERI PART 2 PANEL**  
Last year we introduced you to VALERI from a technology perspective. This year discussion will shift to how VALERI will impact program participants and business processes, including Customer Service.

**CONSTRUCTION & VALUATION FAQs PANEL**  
We will explore specific FAQs based on the common questions submitted by Veterans, Lenders, and Builders.

**SCORECARDS**  
During this session, we will discuss overall national performance and review some of the metrics VA is using to evaluate performance and oversight. This will also help you understand how to use this information to help improve your operations.

**NAVIGATING COMPLIANCE**  
This forum will cover several topics including using scorecards to help navigate lender audits, what you need to know about misleading advertisements, and some of the training resources available to you.