

U.S. DEPARTMENT OF VETERANS AFFAIRS

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## 20<sup>th</sup> Annual Lenders Conference



***April 23-25, 2019***

*Hosted at the **San Antonio Marriott Rivercenter***

*101 Bowie St.*

*San Antonio, TX 78205*



**Choose  VA**

## VA LOAN GUARANTY STAFF IN ATTENDANCE

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**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

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## TUESDAY, APRIL 23, 2019

LOCATION: *Salon K*

TIME	SESSION	SPEAKERS
7:30	<b>Registration</b>	<i>Outside the Symphony Ballroom</i>
8:45	<b>Welcome</b> ( <i>starts promptly at 8:45 am</i> )	Mark Connors
9:15	<b>Director's Welcome</b>	Jeffrey "Jeff" London
<b>10:00 – Break</b>		
10:15	<b>Policy Updates</b>	Greg Nelms, Colin Deaso
<b>12:00 – Lunch</b>		
1:00	<b>Panel: Top 10 Things LPOs want you to know</b>	Ricardo Holloway, Peggy Wallace, Amy Berumen
2:00	<b>Realtor Perspective: Veterans' experience using the VA Home Loan Benefit</b>	Maura Neill, REALTOR®, Buy Sell Live Atlanta John Bell III
<b>3:00 – Break</b>		
3:15	<b>Presentation: Lender Audit Hot Topics</b>	Dreama Walker
4:00	<b>Open Forum</b>	Dani Terrell, Steve Roberts, Mike Andrews, Marty Finlin

### DAY 1 - SESSION DETAILS

#### **POLICY UPDATES**

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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**

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

#### **REALTOR® PERSPECTIVE**

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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**

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This forum will cover several VA Oversight topics relating to expectations and procedures relevant to virtual and on-site lender audits.

# DAY 2/AGENDA

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## WEDNESDAY, APRIL 24, 2019

TIME	SESSION	SPEAKERS
7:45	<b>Administrative Notes</b>	Mark Connors
8:00	<b>Guest Speaker</b>	Brian Chappelle, Potomac Partners
8:45	<b>CFPB Presentation</b>	Tony Camilli and Patrick Lapid
<b>10:00 – Break</b>		
10:15	<b>Panel: Valuation Topics</b>	James Heaslet, Jay Josephs, Michelle Czekalski Bradley
11:15	<b>Presentation: Construction and Renovation Loans</b>	James Heaslet, Kent Koehler, Ryan Nelson
<b>12:15 – Lunch</b>		
1:15	<b>Presentation: Top 10 Things VOs want you to know</b>	Marty Finlin, Ryan Nelson, Kevin Eason
2:15	<b>Presentation: Lenders Handbook Changes (Chapters 1 – 9)</b>	Laura Rodriguez, Steve Roberts, Dani Terrell
<b>3:00 – Break</b>		
3:15	<b>Presentation: Lenders Handbook Changes (Chapters 1 – 9) (cont.)</b>	Laura Rodriguez, Steve Roberts, Dani Terrell
4:00	<b>Open Forum</b>	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

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## THURSDAY, APRIL 25, 2019

TIME	SESSION	SPEAKERS
7:45	Administrative Notes	Mark Connors
8:00	Guest Speaker	Dr. Frank Nothaft, Corelogic
8:45	Panel: VALERI Part 2	John Bell III, Greg Nelms
<i>10:00 – Break</i>		
10:15	Construction & Valuation FAQs	James Heaslet
11:00	Scorecards	Kent Koehler, Holly Barnett-Reba, John Bell III
<i>12:00 - Lunch</i>		
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

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Dr. Nothaft will discuss the current and future mortgage market trends.

#### VALERI PART 2 PANEL

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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

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We will explore specific FAQs based on the common questions submitted by Veterans, Lenders, and Builders.

#### SCORECARDS

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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

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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.