

## Line-by-Line Analysis of the New Good Faith Estimate

Friday, March 12, 2010

11:00 am – 12:30 pm Eastern

### WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

The time for actual use of the new GFE has finally arrived and it is clear that there has been a paradigm shift in the knowledge required to survive in this industry. For the first time ever, loan originators and processors have to know exactly what will be collected at the closing table and escrow officers need to understand the intricacies of the GFE. From start to finish, it is truly a collaborative effort for all parties to reach the closing table and still remain profitable.

This webinar will provide a view from the trenches. We will share the common mistakes currently being made and show you the proper way to complete the GFE line by line.

#### HIGHLIGHTS

- Line-by-line GFE analysis
- Explanation of which fees should be disclosed in each GFE block
- Breakdown of the tolerance buckets
- Changed circumstances that allow for re-disclosure of the GFE
- Errors commonly made in the first few months and potential solutions
- Analysis to bridge the disclosure requirements between the GFE and HUD-1

#### [DON'T MISS HUD-1](#)

This program is the first of two in a series. Watch for

**"A Line-by-Line Analysis of the New HUD-1"**

Friday, March 19, 2010.

#### WHY SHOULD YOU PARTICIPATE?

This session is a cost effective way to thoroughly understand and accurately complete the new Good Faith Estimate and to learn the new requirements to bridge the gap between the new GFE and HUD-1. You may train your origination, closing, compliance, and support personnel for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

#### WHO SHOULD ATTEND?

This timely program will benefit all originators and staff involved in single-family residential lending and compliance officers.

**PLEASE NOTE:** Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

#### ABOUT THE PRESENTER – Christine Sisseck, Operations Manager, Schwartz & Associates

Christine has been with Schwartz & Associates, a Texas real estate document preparation law firm, for 20 years. Employed in the mortgage industry since 1985, she has a wealth of knowledge of residential real estate regulations and compliance matters, as well as experience in all phases of loan production, closing, and operations. Prior to Schwartz & Associates, she worked at Merrill Lynch Mortgage, First Union Mortgage, and Gregory Gregg & Associates. Christine attended Missouri Southern State College in Joplin, Missouri. Her expertise, attention to detail, and commitment to accuracy in document preparation have been instrumental in taking Schwartz & Associates from a start-up operation to a national document preparation firm with a reputation for knowledge and quality.

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