



DEFAULT SERVICING CORE CONCEPTS

MODULE RECORDINGS AVAILABLE

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## CORE CONCEPT EDUCATION

*Eight 30-minute Labs*

**ORIGINATION • TITLE • SERVICING  
DEFAULT • LOSS MITIGATION  
BANKRUPTCY • FORECLOSURE  
ALPHABET SOUP**

Learning Lab 2020 offers a way to quickly acclimate to the entire default servicing process. We focus on the core concepts of our industry presented in eight, 30-minute modules. Upon completion of this training, you'll have a greater ability to apply, analyze and evaluate more advanced information as you move through your career.

**FREE REGISTRATION FOR SERVICERS/GSEs  
\$150 FOR USFN MEMBERS WAIVED UNTIL APRIL 2021**

**USFN** AMERICA'S  
MORTGAGE BANKING  
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## ✓ ORIGATION

“Origination” is an industry term for the transaction between a lender and a borrower that results in the creation of a note and mortgage.

### FACULTY:

Doug Oliver McCalla Raymer Leibert Pierce  
Diane Rosenberg Rosenberg & Associates  
Richard M. Nielson Reimer Law Co.  
Brigham J. Lundberg Lundberg & Associates  
Alan S. Wolf The Wolf Firm, A Law Corporation

## ✓ TITLE

“Title” is about who owns real property. However, it is more than just that.

### FACULTY:

James Clarke Orlans  
John Kay Hutchens Law Firm  
Andy Saag Tiffany & Bosco  
Kurt Laker Doyle & Foutty  
Robert Michael BWW Law Group

## ✓ SERVICING

To understand “Servicing,” it is important to know the basic players.

### FACULTY:

Hilary Bonial Bonial & Associates  
Jane Bond McCalla Raymer Leibert Pierce  
Daniel Barbagelata Aldridge Pite  
Carrie Ward BWW Law Group  
Adam Diaz Diaz Anselmo Lindberg

## ✓ DEFAULT

Technically speaking, a “default” occurs any time the borrower fails to live up to any requirement of the note or mortgage.

### FACULTY:

Caren Castle The Wolf Firm, A Law Corporation  
Wendy Lee McCalla Raymer Leibert Pierce  
Roy Diaz Diaz Anselmo Lindberg  
Ryan Bourgeois Barrett, Daffin, Frappier, Turner & Engel  
Joseph Camillo Brock and Scott

## ✓ LOSS MITIGATION

“Loss mitigation” is simply an effort by the borrower and the lender to work something out so that a foreclosure is not necessary.

### FACULTY:

Kip Bilderback Millsap & Singer  
Christianna Kersey Cohn, Goldberg & Deutsch  
Joe Francis Kivell, Rayment and Francis  
Julie Moran Orlans  
Jeanette O’Donnell Powers Kim

## ✓ BANKRUPTCY

“Bankruptcy” is a legal process under Federal law by which a debtor who cannot repay debts to a creditor can seek relief from paying some or all of the debts.

### FACULTY:

Marcy Ford Trott Law  
Michael McCormick McCalla Raymer Leibert Pierce  
Glen Rubin Rubin Lublin  
Jim Timberlake Baer Timberlake  
Lois Vitti Vitti Law Group

## ✓ FORECLOSURE

The “foreclosure” process varies from state to state and each state’s process is a little bit different.

### FACULTY:

Sally Garrison The Mortgage Law Firm  
Ronald Deutsch Cohn, Goldberg & Deutsch  
William Dziedzic Bendett & McHugh  
Donna Case-Rossato McCalla Raymer Leibert Pierce  
Mark Rothfuss Lerner Sampson and Rothfuss

## ✓ ALPHABET SOUP

We’ll discuss a few of the mortgage industry regulations and decode the letters and terms.

### FACULTY:

Rich Haber McCalla Raymer Leibert Pierce  
Lisa Lee KML Law Group  
Janaya Carter The Wolf Firm, A Law Corporation  
Eric Marshack The Mortgage Law Firm  
Paul Cervenka Bonial & Associates



240+ MINUTES OF MATERIAL

40 FACULTY MEMBERS

2500+ LIVE ATTENDEES

DIGITAL BADGES UPON COMPLETION