

## Fredericksburg Regional Event

### Description

The VLTA Fredericksburg Regional Event will take place on October 24, 2017 at 9:00 a.m. to 11:15 a.m. at the FAAR building at [2050 Gordon W Shelton Blvd, Fredericksburg, VA 22401](#). (Fredericksburg Area Association of Realtors) – renovated education space now seats 100 people!

[Register Online](#) | [Register by Paper](#)

Special thanks to TIAC, E-Closing, Simplifile, Precision Reconciliation Services, CIMA Companies, and reQuire for sponsoring our event!



### Mortgages (and how to insure them)

The reverse mortgage is a misnomer when it comes to

mortgages. The term reverse actually refers to the fact that the borrower receives the money from a mortgage loan, and is not required to pay it back until the last borrower leaves the home from death or health care needs. It is intended for borrowers 62 and older only. This class will focus on the relevant rules about reverse mortgages, underwriting guidelines and how to insure them with title insurance.

**Michael Holden, Vice President Strategic Agency Manager, NORTH AMERICAN TITLE INSURANCE COMPANY (NATIC).** Michael has been serving the title industry since 1989. Michael received his Bachelor's degree from the University of Missouri and has previously owned and operated a large title agency in Missouri. Prior joining NATIC, he worked for two different regional underwriters as national agency manager. An active member of ALTA, Michael serves on several committees and has previously served on the agents' section to the board of governors. Michael has been a speaker for several state land title association conventions and helps provide CE classes to title agents in the Midwest. Michael has a wealth of knowledge about the history of the land title industry in the United States and publishes a monthly article titled: "The Ramblings of a Title Man." In 2007 he was recognized as "Top 40 under 40" by The Title Report. In 2014, his first book, also titled "The Ramblings of a Title Man" was released. He, or a member of his family, has worked in the title industry continuously since 1920.



## Auditor to Agent (If you only knew!)

This course will review the functions of the agency auditor, and how

agents can prepare for a successful audit. We will cover the agent's duties, maintenance of files, escrow issues, and requirements of the VA Bureau of Insurance. We will also discuss common problems found in audits and how to prevent them. Help make your next agency audit smooth sailing!

**Yolanda Lemus-Castro, OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY.** A long-time resident of the Sunshine State, Yolanda lived in Fort Lauderdale, Florida for 20 years, working at a number of law firms in the area until she relocated to Northern Virginia in 2003. Yolanda joined Old Republic in 2005 where she has held numerous positions, including Administrative Assistant, Policy Processor and Agency Administrator. In 2010 Yolanda was promoted to Agency Auditor and as such boasts a solid background of experience, including HUD preparation, binder and final title policy preparation, settlement procedures and closings, underwriting and escrow reconciliation. Yolanda is also proficient in TSS software. Yolanda holds her title license in Virginia, Maryland and District of Columbia. She is also Settlement Agent and Title Examiner certified by the VLTA. Yolanda lives in Fredericksburg, Virginia along with her daughter and enjoys jogging and anything flavored with coconut.

### Category

1. Events

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