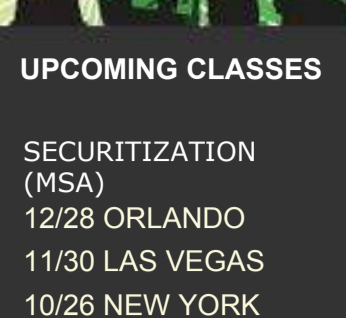




Certified Forensic Loan Auditors, LLC

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UPCOMING CLASSES

SECURITIZATION (MSA)
12/28 ORLANDO
11/30 LAS VEGAS
10/26 NEW YORK
09/28 SAN DIEGO
09/01 LAS VEGAS

MCLE SEMINARS
12/22 ORLANDO
11/24 LAS VEGAS
10/20 NEW YORK
09/22 SAN DIEGO
07/21 LOS ANGELES
06/30 NEW YORK
05/18 BOCA RATON
03/31 LAS VEGAS
02/11 ATLANTA
01/07 LAS VEGAS
09/10 LOS ANGELES

MCLE DVDS ON SALE
07/21 LOS ANGELES
06/30 NEW YORK
03/31 LAS VEGAS
02/11 ATLANTA
01/07 LAS VEGAS
09/10 LOS ANGELES

MSA DVD ON SALE
04/20 LAS VEGAS

PREVIOUS CLASSES
07/27 LOS ANGELES
06/22 LAS VEGAS
06/16 LAS VEGAS
05/25 LAS VEGAS
04/20 LAS VEGAS
03/23 LAS VEGAS
02/25 LAS VEGAS
02/17 ATLANTA
01/17 ATLANTA
01/20 LAS VEGAS
01/27 SAN DIEGO

2011
12/16 SAN DIEGO
11/18 ORLANDO
10/21 LAS VEGAS
09/23 CHICAGO
08/26 SAN DIEGO
07/22 LAS VEGAS
07/08 ORLANDO
07/07 SAN DIEGO
06/10 SAN DIEGO
06/09 SAN DIEGO
05/27 SAN DIEGO
05/05 LAS VEGAS
04/29 ORLANDO
04/14 LAS VEGAS
03/25 SAN DIEGO
03/17 SAN DIEGO
02/25 LAS VEGAS
02/17 SAN DIEGO
01/21 SAN DIEGO
01/20 SAN DIEGO
01/07 SAN DIEGO

2010
12/16 ATLANTA
12/03 SAN DIEGO
11/11 SAN DIEGO
10/14 LAS VEGAS
09/20 SAN DIEGO
09/09 ORLANDO
08/30 SAN DIEGO
08/12 ORLANDO
08/02 SAN DIEGO
07/12 SAN DIEGO
06/21 SAN DIEGO
05/31 SAN DIEGO
05/10 SAN DIEGO
04/26 SAN DIEGO
04/12 SAN DIEGO
03/22 LOS ANGELES
03/08 SAN DIEGO
02/22 LOS ANGELES
02/08 SAN DIEGO
01/25 LOS ANGELES
01/11 NEW YORK

2009
12/14 LOS ANGELES
11/16 SAN DIEGO

Future dates TBD.

Mortgage Securitization & Quiet Title CLE

"Achieving Principal Reductions with Lenders by Creating Leverage"

NY State Bar CLE (7 hrs credit)

October 20, 2012 | New York, NY

Ticket Information Powered by

TICKET TYPE	SALES END	PRICE	FEE	QUANTITY
EARLY BIRD REGISTRATION	Oct 19, 2012	\$595.00	\$27.80	0 <input type="button" value="±"/>
DOOR REGISTRATION	Not Started	\$795.00	\$33.80	N/A

Sell Tickets through Eventbrite

Our founding vision at CFLA was for Attorneys and Legal Professionals to utilize cutting edge trade secrets and industry professionals to assist them in the training, research, and work product development necessary to litigate on behalf of their homeowner clients. We brought together some of the best minds in the legal and technological fields to make this vision a reality. The result is CFLA, the leading, nationally recognized legal brand for law firms, attorneys, and small business in the United States.

Location

Long Island Marriott
101 James Doolittle Blvd
Uniondale, NY 11553
516-794-3800

Topics Presented Include...

History of Mortgage Securitization; Public Record Issues; Mortgagee is Usually Named as MERs; Assignment of Mortgage Not Until Default; Note Usually Names Original Lender as Payor; Separation of Promissory Note from Mortgage; UCC-3: & negotiable instruments (4 corner doctrine); UCC-9: & security instruments (requirement of written assignments; How Mortgages Are Securitized; Mortgage Securitizations: Private, Freddie Mac and FNMA; Understanding Tranches; REMIC Status; Credit Enhancements; Pooling and Servicing Agreement and the Investment Trusts; and much much more...

Instructor

Divina K. Westerfield, Esq.
Westerfield & Associates, Managing Attorney
National Note Association, Inc., President

Attorney Divina Westerfield is active in real estate, mortgage notes, asset protection and securities law. Member of the Indiana Bar since 1984, Attorney Westerfield represented the major banks while a two year resident of Riyadh, Saudi Arabia following her graduation from Indiana University School of Law – Indianapolis, including such banks as Citibank, Chase, Deutsche, and GMAC. Upon her return to the U.S., she lived in Washington, D.C., and was a lobbyist and represented several countries as a Registered Foreign Agent and worked on government contracts. She later joined Davenport & Coates, a boutique corporate law firm that specialized in mergers & acquisitions and private placements. In 1991 she returned to her home state of Indiana after becoming a mom, and litigated cases with her own law firm for over 14 years. In 2003 she moved with her daughter to Florida to invest in real estate and mortgage notes. She remains both an investor and attorney, and teaches both investors and attorneys in all aspects of real estate, mortgage notes, quiet title and mortgage securitizations. She founded National Note Association in 2006 and remains its President. She maintains a real estate broker and mortgage originator licenses in the State of Florida.

Designed For...

All professionals in the mortgage, real estate, legal, and finance professions involved in loan modifications, lender litigation, bankruptcy, short sales, mortgage auditing, or real estate law. (Homeowners Welcome, too!)

Syllabus

- I. **Mortgage Securitization (9:00 a.m. – 10:30 a.m.)**
 - a. History of Mortgage Securitization
 - b. Public Record Issues and National Mortgage Settlement
 - i. What the public records show
 - ii. What can be filed under the NMS – questions whether cases are being addressed
 - c. Mortgagee is Usually Named as MERs
 - d. Assignment of Mortgages or Lack Thereof
 - e. Note Usually Names Original Lender as Payor – Questions of Proper Indorsement
 - f. Separation of Promissory Note from Mortgage – question of Supreme Court case vs. today's decisions distinguishing such case
- II. **How Mortgages Are Securitized**
 - a. Mortgage Securitizations: Private, Freddie Mac and FNMA
 - b. Understanding Tranches
 - c. REMIC Status
- III. **Pooling and Servicing Agreement and the Investment Trusts**
 - a. Most Significant Issue: Closing Date of Trust
 - b. Next Significant Issue: REMIC requirements
 - c. Whistleblower Status
 - d. Percentage of Trusts that Are Likely Ineffective
- IV. **UCC Issues**
 - a. UCC-3: negotiable instruments (4 corner doctrine)
 - b. UCC-9: security instruments (requirement of written assignments)

Break 10:30 a.m. – 10:45 a.m.
- V. **Securitization Audits (10:45 a.m. – 12:15 p.m.)**
 - a. Participants in Securitization are Identified
 - b. Pooling and Servicing Agreement Requirements Of Note and Mortgage Transfers
 - c. Significance of Transfer to MERS vs. Lender, then Depositor, then Sponsor/Seller, then Custodian and Trustee
 - d. Review of Securitization Audit Screens and Meanings
 - e. How To Use Audits in Litigation

Lunch 12:15 p.m. – 1:30 p.m.
- VI. **Success in New York: One of the Best Jurisdiction for Case Law (1:30 p.m. – 3:15 p.m.) taught by Oliver Hull, New York Licensed Attorney**
 - a. Cases Regarding Standing:
 - i. HSBC Bank USA v. Hernandez
 - ii. Citigroup Global Markets Realty Corp. v. Smith
 - iii. U.S. Bank National Association v. Bressler
 - iv. HSBC Bank USA v. Hagerman
 - v. In re Mark Richard Lippold
 - vi. Bank of NY v. Silverberg
 - vii. Bank of N v. Alderazi
 - b. Using Section 329
- VII. **Quiet Title (3:30 p.m. – 4:45 p.m.)**
 - a. What is Quiet Title: Declaratory Judgment (Put Up or Shut Up)
 - b. Steps to Quiet Title Litigation:
 - i. Title Search – Public Record Search
 - ii. **Complaint for Quiet Title**
 - iii. How to Use Securitization Audits in Litigation
 - iv. How to Use Forensic Loan Audits in Litigation
 - v. Discovery Issues
 - vi. Settlement of Case or Judgment of Quiet title
 1. Settlement:
 - a. Principal Reduction
 - b. Interest Reduction
 - c. Credit Report – Paid as Agreed
 - d. No 1099 in Settlement
 2. Judgment of Quiet Title:
 - a. Free and Clear Property
 - b. Unsecured Note
 - c. Asset Protection

Summarize, Acknowledgements and Conclusions (4:45 p.m. – 5:00 p.m.)

- Testimonials from Previous Bar Approved MCLE Seminars**
- "Great! Course was worth it in the first 90 minutes. Excellent information on both Securitization and quiet title. Knowledgeable Instructor. Divina is tops! Allowed excellent exchange among the class participants."
Daryl Jones
- "Class was very informative; instructors were great! Information is greatly needed if you are facing foreclosure. CFLA was opened the doors for litigating these cases."
Rhonda Arellano
- "Very useful knowledge to help homeowners discover new options."
Fuqal Bilal
- "I would highly recommend; with the evolution of the law in this area. It is highly important to get continued updates and to be part of a group to bounce ideas with for the good of the whole process."
Ken Rodman
- "If you are serious about this business, this is the place to go."
Han Seals
- "A must class for someone working on helping homeowners stay in their home."
Hermie Bacus
- "Good Class. Would recommend it to anyone involved in banking, real estate, finance or real estate litigation."
Dr. Kenneth Eugene Lehrer

CERTIFIED FORENSIC LOAN AUDITORS, LLC IS EXCLUSIVELY A BUSINESS-TO-BUSINESS LITIGATION SUPPORT COMPANY. OUR SERVICE IS PROVIDED TO LICENSED ATTORNEYS ONLY. WE DO NOT ASSIST HOMEOWNERS/BORROWERS IN FORECLOSURE.

IT IS ILLEGAL FOR LOAN-MODIFICATION CONSULTANTS AND BUSINESSES TO CHARGE UP-FRONT FEES FOR THEIR SERVICES. ADDITIONALLY, INDIVIDUALS AND BUSINESSES OFFERING MORTGAGE-FORECLOSURE CONSULTING, LOAN-MODIFICATION AND FORECLOSURE-ASSISTANCE SERVICES MUST REGISTER WITH THE CALIFORNIA ATTORNEY GENERAL'S OFFICE AND POST A \$100,000 BOND.

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| <ul style="list-style-type: none"> FORENSIC LOAN AUDIT REAL ESTATE LITIGATION FORENSIC MORTGAGE AUDIT FORENSIC AUDIT PROCESS MORTGAGE FRAUD REAL ESTATE LAW MORTGAGE VIOLATIONS MORTGAGE AUDIT MORTGAGE MODIFICATION MORTGAGE FORECLOSURE TRUTH IN LENDING ACTIVE RAIN | <ul style="list-style-type: none"> LOAN AUDIT FORENSIC LOAN AUDIT RESPA VIOLATIONS LOAN MODIFICATION LOAN MODIFICATION REVIEW OBTAINING LOAN MODIFICATION TILA VIOLATIONS STOP FORECLOSURE MORTGAGE DOCUMENT REVIEW FORENSIC LOAN AUDITOR FORENSIC LOAN ANALYSIS MORTGAGE MAG | <ul style="list-style-type: none"> MORTGAGE COMPLIANCE AUDIT FORENSIC LOAN AUDITOR CERTIFICATION MORTGAGE SECURITIZATION PREDATORY LENDING FORENSIC AUDIT EVALUATION CERTIFIED FORENSIC AUDITS TRUTH IN LENDING FORENSIC AUDITS CERTIFIED AUDITOR FORENSIC AUDIT EVALUATION MORTGAGE SECURITIZATION AUDIT PREDATORY LENDERS MORTGAGE LAW |
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