

U.S. DEPARTMENT OF VETERANS AFFAIRS

19th Annual Leaders Conference



April 10-12, 2018

*Hosted at the Hilton Miami Downtown
1601 Biscayne Boulevard
Miami, Florida 33132*

VA



U.S. Department
of Veterans Affairs

VA LOAN GUARANTY STAFF IN ATTENDANCE

Jeff London, Director, Loan Guaranty Service, Washington, DC
John Bell III, Deputy Director, Loan Guaranty Service, Washington, DC
Alberto Planas, Asst. Director for Oversight, Nashville Regional Benefit Office
Andrew Trevaayne, Asst. Director for Loan Management, Washington, DC
Greg Nelms, Chief, Loan Policy, Washington, DC
Jeff Bolla, Program Analyst, Loan Policy, Washington, DC
Mark Connors, Lender Liaison, Washington, DC (*Lenders Conference MC)
Elizabeth White, Asst. Valuation Officer, Atlanta Regional Loan Center
Kathy Bernheim, Asst. Loan Guaranty Officer, St. Petersburg Regional Loan Center
Amy Berumen, Loan Production Officer, Phoenix Regional Loan Center
Phyllis Chilton, Valuation Officer, Phoenix Regional Loan Center
Kevin Diomedi, Valuation Officer, Roanoke Regional Loan Center
Kevin Eason, Valuation Officer, Denver Regional Loan Center
Marty Finlin, Valuation Officer, Cleveland Regional Loan Center
Myron Head, Asst. Loan Guaranty Officer, Houston Regional Loan Center
Mark Jamison, Loan Production Officer, Cleveland Regional Loan Center
Kent Koehler, Loan Production Officer, St. Paul Regional Loan Center
Ryan Nelson, Valuation Officer, St. Paul Regional Loan Center
Laura Rodriguez, Loan Production Officer, Houston Regional Loan Center
Dani Terrell, Loan Production Officer, Denver Regional Loan Center
Jennifer Tillery, Asst. Loan Production Officer, Atlanta Regional Loan Center
Peggy Wallace, Loan Production Officer, Roanoke Regional Loan Center

VO – Valuation Officer

LPO – Loan Production Officer

AVO – Assistant Valuation Officer

ALPO – Assistant Loan Production Officer

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

TUESDAY, APRIL 10, 2018

LOCATION: *Symphony Ballroom*

TIME	SESSION	SPEAKERS
7:30	Registration	<i>Outside the Symphony Ballroom</i>
8:30	Welcome <i>(starts promptly at 8:30 am)</i>	Mark Connors
9:00	LGY Director's Address	Jeffrey "Jeff" London
9:45	Keynote Address	Mike Frueh, VBA Chief of Staff
10:15 – Break		
10:35	Notice of Value Conditions	Phyllis Chilton, Myron Head
11:20	Construction Loans	Kent Koehler, Steve Roberts
12:30 – Lunch		
2:00	Guest Speaker Honorary Address	Rob Chrisman
2:45	Renovation Loans: <i>Policy presentation followed by lender panel</i>	Kent Koehler, Ryan Nelson, Elizabeth White Panel of Current Renovation Lenders <i>(Moderated by Greg Nelms)</i>
4:00 – Break		
4:15	Open Forum	Policy & Valuation Chiefs, LPOs, VOs

DAY 1 - SESSION DETAILS

NOTICE OF VALUE CONDITIONS

The conditions on the Notice of Value (NOV) will be the focus of this presentation. While all conditions will be reviewed, the emphasis will be on the most frequently questioned conditions. You will get the most from the AMS alerts in knowing what conditions should be included in the NOV.

CONSTRUCTION LOANS

This presentation will discuss VA's updated policy and guidance on recommended paths for

originating and processing VA construction loans. You will receive an overview on the current state of VA construction loans, as well as explaining why changes to the way lenders are currently processing them is required.

RENOVATION LOANS

Similar in nature to the topics covered in the Construction Loans session, this presentation will discuss VA's updated policy and guidance on Renovation Loans. You'll also have the opportunity to hear best practices from lenders currently making VA Renovation Loans.

DAY 2/AGENDA

WEDNESDAY, APRIL 11, 2018

TIME	SESSION	SPEAKERS
7:45	Administrative Notes	Mark Connors
8:00	Guest Speaker: CoreLogic	Frank Nothaft
8:45	Disaster Certifications	Myron Head, Kathy Bernheim
9:00	Chapter 10: Property Eligibility and Appraisal Requests	Myron Head, Kathy Bernheim
9:45	Chapter 4: Credit Underwriting	Mark Jamison, Peggy Wallace
<i>10:45 – Break</i>		
11:00	Panel: Top 10 Things LPOs want you to know	Laura Rodriguez, Dani Terrell, Jennifer Tillery
<i>12:00 – Lunch</i>		
1:30	Panel: Top 10 Things VOs want you to know	Marty Finlin, Kevin Diomedi, Kevin Eason
2:30	Appraisal Management System (AMS)	Kevin Eason
<i>3:30 – Break</i>		
3:45	Appraisal Industry Panel	<i>Moderated by John Bell III</i>

DAY 2 - SESSION DETAILS

DISASTER CERTIFICATIONS

This will discuss what impact and how VA response is dictated during natural disasters.

CHAPTER 10: PROPERTY ELIGIBILITY AND APPRAISAL REQUESTS

It's here! Chapter 10 of the Lenders handbook. The Circulars have been incorporated and you have a one-stop source for guidance on property eligibility and Appraisal requests. This presentation will feature the “*Old vs. New*” and highlight frequently asked questions.

CHAPTER 4: CREDIT UNDERWRITING

Arguably the most studied chapter of the VA Lender's Handbook has been revised! The numerous Circulars relating to credit underwriting that we've published over the years have been incorporated into this revised chapter of the Handbook. During this session, we'll detail the “*Old vs. New*” and discuss highlights of this highly anticipated revision.

TOP 10 THINGS LPOs WANT YOU TO KNOW

During this session, VA Loan Production Officers (LPO) will discuss the many facets of their operations and you'll gain a valuable insight into best practices

DAY 3/AGENDA

THURSDAY, APRIL 12, 2018

TIME	SESSION	SPEAKERS
7:45	Administrative Notes	Mark Connors
8:00	VALERI-R Vision	John Bell III
8:45	Lender Site Visits	Alberto Planas
9:45	Chapter 6: Refinancing Loans and IRRRLs	Greg Nelms, Amy Berumen
<i>10:45 – Break</i>		
11:00	Lender Industry Panel	<i>Moderated by John Bell III</i>
<i>12:15 – Lunch</i>		
1:45	Scorecards	Greg Nelms
<i>2:45 – Break</i>		
3:05	Open Forum	Policy & Valuation Chiefs; LPOs, VOs
4:50	Closing Remarks	Mark Connors

DAY 3 - SESSION DETAILS

VALERI-R VISION

VA Executives will walk through the vision of the end-to-end solution that will allow us to monitor performance from origination to servicing.

LENDER SITE VISITS

This forum will walk you through the expectations and procedures regarding virtual and on-site lender audits.

CHAPTER 6: REFINANCING AND IRRRLS

This will update you on policy, legislation, and performance captured in the VA refinance marketplace.

LENDER PANEL

This panel consists of industry participants from Lenders and will discuss major changes, initiatives, and issues concerning VA lending as well as look at other programs and how they compare.

SCORECARDS

This will discuss overall VA performance and your performance as it relates to how you will be monitored and measured moving forward.
Metrics Matter!

