

# New England Land Title Association Presents

## It's a new TRID world. What does your purchase contract look like?

**Program Specifics:** The advent of the “Know Before You Owe” Rule making from the CFPB (also known as TRID) has led to many changes in our collective lending and legal business. One of those has been the recognition that information about the transaction contained in the Purchase and Sales Agreement is of great importance to mortgage lenders as they create and update Loan Estimates. Further, adjustments, pro-rations and buyer/seller debits and credits can impact underwriting decisions for various loan products. In this seminar, experienced real estate attorneys will discuss some of the TRID driven changes they have seen in standard agreements as well as some they have crafted for their clients. That discussion will be augmented by input from a mortgage lender perspective from a compliance attorney who deals with the transactional impact of these issues daily.

### Your choice of two dates and locations covering MA/RI & NH/ME

**Date:** Tuesday, March 15, 2016    **Time:** 9:00 – 11:30am    **Registration:** 8:30-9:00am  
**Place:** Holiday Inn, 31 Hampshire Street, Mansfield, MA 02048 Just off I-95 & I-495 Interchange area

**Date:** Wednesday, March 16, 2016    **Time:** 9:00 – 11:30am    **Registration:** 8:30-9:00am  
**Place:** SERESC, 29 Commerce Park Drive, Bedford, NH 03110, (603) 206-6800 [www.seresc.net](http://www.seresc.net)

**Moderator:** Melanie E. Kido, V.P./Underwriting Counsel, Stewart Title Guaranty Co., Waltham, MA  
**Panelists:** Jeremy Potter, General Counsel & Chief Compliance Officer, Norcom Mortgage & Insurance, Avon, CT  
**MA** – Yitz Magence, Esquire, Gilmartin Magence, Newton, MA    and  
Konstantinos (Kosta) Ligris, Esquire, CEO/Managing Partner, Ligris + Associates PC, Newton, MA  
**NH** – Kathryn M. Morin, Esquire, The Law Office of Kathryn M. Morin, LLC, Andover, MA  
Jacqueline M. Hudkins, Esquire, Hudkins Law PLLC, Windham, NH

### 2.5 Hours of CE/CLE Credits Applied For in Rhode Island and Maine NH attendees must self-determine whether program is eligible for credit:

NELTA offers this program and believes the course and its written materials, meets the requirements of NH Supreme Court Rule 53 and may qualify for 150 minutes of NHCLE General/non-ethics credit

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### Registration Form – “It’s a new TRID World. What does your purchase contract look like?”

Mail form by March 8, 2016 along with check for \$50.00 per person for NELTA members or \$65.00 per person for non-members, payable to NELTA, to: P.O. Box 743, Norwalk, CT 06852-0743. Continental breakfast included. To pay with a credit card, please go to the NELTA web site at [www.nelta.org](http://www.nelta.org) and click on the Education tab. Entry confirmation will be sent via e-mail. We have a new email address! [nelta.org@gmail.com](mailto:nelta.org@gmail.com)

ATTENDING PROGRAM IN: (Circle one) MA NH

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_ E-Mail: \_\_\_\_\_

CE/CLE Credit reporting - Attorney ID# \_\_\_\_\_ State: \_\_\_\_\_

Space for these programs is limited so be sure to register early to be guaranteed entry.