SOUTH CAROLINA BAR–
CONTINUING LEGAL EDUCATION } LIVE SEMINAR

New and Improved?

The CFPB's TILA-RESPA Integrated Mortgage Disclosures

Thursday, March 6, 2014
Bar Conference Center
1501 Park St., Columbia

Satellite Locations:
Beaufort, Florence, Greenville, Myrtle Beach, N. Charleston, Rock Hill

presented by the
American Land Title Association, Palmetto Land Title Association and South Carolina Bar—Continuing Legal Education Division

ABOUT THE SEMINAR

From the Hill to the Palmetto State, an in-depth discussion on the Final Rule and new integrated mortgage disclosures and their practical implications on South Carolina real estate closings.

ABOUT THE SPEAKER

Michelle L. Korsmo is the chief executive officer of the American Land Title Association (ALTA), the national trade association for the real estate settlement services and land title industry. Since joining ALTA in April of 2008, Mrs. Korsmo has been instrumental in rejuvenating the trade association to compete in a changing market place. In the years she has been with ALTA, the association has achieved record membership levels, greatly increased contributions to the Title Industry Political Action Committee, and revamped the membership and communications benefits for the association's membership. During her tenure, the association instituted an industry-wide licensing program providing non-dues revenue at a critical time in the life of the association as the industry works through the depressed housing market.

Mrs. Korsmo came to ALTA after serving as executive vice president of Americans for Prosperity Foundation (AFPF), where she doubled the size of the organization in two years by expanding its face-to-face grassroots capability, growing AFPF's state efforts, and strengthening AFPF's institutional resources. While at Americans for Prosperity, Mrs. Korsmo led several successful campaigns involving state and federal tax and budget policy issues.

Previously, Mrs. Korsmo served as deputy chief of staff to U.S. Secretary of Labor Elaine L. Chao. She was one of nine political appointees "parachuted" into the Labor Department on the first day of the George W. Bush Administration to assume responsibility for management of the Department pending the Secretary's Senate confirmation. As the deputy chief of staff, she managed non-political agency heads, served as a member of the budget committee, exercised approval authority on all Departmental action to be published in the Federal Register, and developed an outreach program to the non-profit community.

Following her education at North Dakota State University, Mrs. Korsmo honed her grassroots organizing skills representing a consortium of statewide farm and business organizations before the North Dakota Legislature and building her own public advocacy and political consulting business in her home state.

Mrs. Korsmo is recognized for her strategic vision, her organizational and management skills, and her problem-solving abilities. She serves on the board of the National Association of Realtors, the Institute for Liberty and chairs a committee for her daughters' playgroup in Georgetown. Her husband and three daughters enjoy D.C. city living, Minnesota lake country, and life with family in North Dakota.

Steve Gottheim
Legislative and Regulatory Counsel
American Land Title Association

Steve is a graduate of the University of Maryland College Park (BA, History, Government and Politics 2006) and the University of Maryland School of Law (JD, 2009). He has previously worked as legal fellow with the Senate Banking Committee during the passage of the Emergency Economic Stabilization Act of 2008, and a small community based lender.

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HOW TO REGISTER:
MAIL—Complete this form and mail to: SC Bar-CLE, P.O. Box 608, Columbia, SC 29202.

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PROGRAM AGENDA

8 a.m.	Registration
8:30 a.m.	ALTA – The Final Rule
10 a.m.	Break
10:15 a.m.	ALTA – The Final Integrated Disclosures
11:30 a.m.	Break
11:45 a.m.	SC Underwriter Panel and Q&A
1 p.m.	Adjourn

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