

Thomas H. Estes, Jr.

EDUCATION AND EXPERIENCE

BA Crichton College, Memphis, Tennessee. Graduate Work in English Literature from Memphis State University. Graduate Work at Westminster Theological Seminary. While in College, Tom served as Editor of Call Magazine, a publication of the Christian Studies Center.

EXPERTISE

Tom frequently acts in an advisory capacity to attorneys and lenders on issues of mortgage compliance. Tom has been the recipient of several industry related awards. He is a ten year member of the Board of Directors of the North Carolina Association of Mortgage Professionals, the state National Association of Mortgage Brokers affiliate. He has also done research and development for companies specializing in mortgage education.

Mr. Estes has authored several classes, including but not limited to: Understanding and Complying with North Carolina's Predatory Lending Act, North Carolina's Mortgage Lending Act, An Introduction to Regulation Z, The Truth in Lending Act – Advanced Studies, Complying with the Safeguards Rule, A Primer in Basic Loan Origination Skills, The Impact of the Real Estate Settlement Procedures Act on Manufactured Housing, the Truth in Lending Act 2009 (MIDA), Cracking the SAFE [Mortgage Licensing] Act, The FHA 203(k) Streamline Loan, and The Real Estate Settlement Procedures Act 2010. He has also authored three classes on identifying and detecting mortgage fraud.

In 2006, using the Fannie Mae Foundation's booklet, Knowing and Understanding Credit, he authored a class designed to teach consumers about issues of developing and managing credit.

In 2007, Tom updated, improved, and edited materials from North Carolina State University for an adult education course for Central Piedmont Community College on basic principles of homeownership. In 2009, Tom developed the procedure for broadcasting webinars and developing content for them. As a part of that effort, Tom has developed and led webinars on the North Carolina S.A.F.E Mortgage Licensing Act and the Red Flags Rule.

Tom is currently the Compliance Director for Abacus Mortgage Training and Education. He is currently co-authoring the 2011 curriculum for both Continuing Education and State-Specific Prelicensing.

CREDITS

Tom is an accomplished author, having written articles which have been published in Nationwide Mortgage Broker Magazine, the Mortgage Press, Manufactured Housing News, the Charlotte Observer, Cabarrus Business & Lifestyles Magazine, and The Charlotte Business Journal. He was honored to win the prestigious National Association of Mortgage Brokers' award for Article of the Year in 2001 for his article "Understanding Predatory Lending" which is the only article to be published twice in the same year by Nationwide Mortgage Broker Magazine.