

## About The Program

Are you up-to-date on all the recent changes in lending compliance? Everything is happening so fast that you may have missed some of these important changes. This workshop will provide a quick review of all of the important changes that happened in 2013, and all of the changes scheduled for January, 2014.

### Main Topics Covered

- \* **Kansas UCC Article 9 Amendments** (*Effective June, 2013*)
- \* **Update on Fair Lending Enforcement – Best Practices of Avoiding Fair Lending Scrutiny**
- \* **Flood Insurance Amendments – Biggert Waters Flood Insurance Reform and Modernization Act**
- \* **Amendments to Mortgage Loan Originator Compensation Rules under Regulation Z**  
(*Effective January, 2014*)
- \* **Ability-to-Repay and Qualified Mortgage Standards Under the Truth in Lending Act**  
(*Effective January, 2014*)
- \* **Amendments to Mortgage Servicing Rules Under the Truth in Lending Act and RESPA**  
(*Effective January, 2014*)
- \* **Homeownership Counseling Requirements** (*Effective January, 2014*)
- \* **Appraisals for Higher-Priced Mortgage Loans** (*Effective January, 2014*)
- \* **Disclosure and Delivery Requirements for Copies of Appraisals and Other Written Valuations Under the Equal Credit Opportunity Act** (*Effective January, 2014*)
- \* **2013 HOEPA Rule** (*Effective January, 2014*)
- \* **Other Lending Hot Topics**

### DATE & LOCATION

**Wednesday, November 20, 2013**  
**Topeka**  
**Capitol Plaza Hotel**  
1717 SW Topeka Blvd  
Topeka, KS 66612

### SCHEDULE

**12:45 p.m.** Registration  
**1:00 p.m.** Seminar Begins  
**2:30 - 2:45 p.m.** Break  
**4:00 p.m.** Seminar Concludes

## Meet the Instructors

**Elizabeth Fast:** Elizabeth is a partner with Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions.

**Stephanie Kalahurka:** Stephanie is an attorney with Spencer Fane Britt & Browne LLP where the sole focus of her legal practice is the corporate and regulatory representation of financial institutions and financial service businesses. Stephanie has represented numerous public and private financial institutions in connection with, among other things, mergers and acquisitions, regulatory issues, corporate governance and capital securities matters. Ms. Kalahurka formerly served as a bank examiner for the Texas Department of Banking. She has numerous publications regarding matters affecting the financial services industry and has served as an Editor for The Banking Law Journal.



# 2013 Lending Compliance Update

## **WHAT BANKS SHOULD ATTEND?**

This seminar is designed for all community banks whether in-house or serviced

## **WHO SHOULD ATTEND?**

👤 CEO's   👤 CIO's   👤 Compliance Officers   👤 Internal Auditors

👤 Loan Officers   👤 Loan Operations Personnel

## **REGISTRATION INFORMATION**

**CBA MEMBER PRICE** \$124

**CBA NON-MEMBER PRICE** \$174

**Cost includes:** Instruction, Materials

**Cancellation Policy:** Full refunds (less \$15 processing fee) will be made if received within seven days before seminar. Otherwise, fee will be forfeited. Substitutions are welcome and encouraged at no charge.

## **Registration Form**

**Wednesday, November 20 – Capitol Plaza Hotel – Topeka**

**Registration begins at 12:45 p.m.**

Bank: \_\_\_\_\_ City: \_\_\_\_\_

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

<u>Name:</u>	<u>Email:</u>	<u>Fee:</u>
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## **4 ways to Register**

<u>To register Online:</u>	<a href="http://www.cbak.com">www.cbak.com</a>
<u>Email:</u>	<a href="mailto:erin@cbak.com">erin@cbak.com</a>
<u>Fax to:</u>	(785) 271-1508
<u>Mail to:</u>	1414 SW Ashworth Place Ste. 200 Topeka, KS 66604