

# 2015 REAL ESTATE LENDING COMPLIANCE

PBS is pleased to offer the **most comprehensive** Real Estate Lending Compliance seminar we've ever presented. The nature and size of the regulatory environment has grown to the point that the topics cannot be adequately covered in lesser time. This program is designed to offer the attendee detailed instruction on all the topics that affect consumer mortgages.

This seminar is structured to address "Fair Lending" related topics on the first day with the following two days focused on disclosures and contract provisions of the major consumer protection topics such as Regulation Z, RESPA and others. Recent Dodd-Frank Act provisions are covered during this seminar.

This program is a must for those entering the "regulatory compliance world" or those responsible for "pre" closing file preparation or "post" closing file review. Attendees receive one of the most highly regarded manuals in the industry. The manual will likely be referred to on countless occasions.

## WHAT IS COVERED

The following topics and regulatory focal points will be addressed during this program:

### DAY 1: EMPHASIS ON FAIR LENDING ISSUES

#### Equal Credit Opportunity Act - Regulation B

- Identification of the Prohibited Basis
- Required Collection of Monitoring Information
- Permissible Questions
- Spousal Signatures
- Dodd-Frank Appraisal Requirements

#### Fair Housing Act

- Coverage and Prohibited Practices
- Specific Regulatory Agency Requirements

#### Fair Credit Reporting Act/FACT Act

- Permissible Purposes and Use of Reports
- Risk-Based Pricing Notices
- FCRA Adverse Action Notices
- Obligations as Furnisher of Information

#### Unfair, Deceptive or Abusive Acts or Practices

- Standards of Determining What's Unfair, Deceptive or Abusive
- Managing Risks Related to UDAAP – Deposits & Loans

#### Home Mortgage Disclosure Act

- Which Transactions are Covered
- Government Monitoring Information
- Required Disclosures
- Completion of the LAR

### DAYS 2 & 3: EMPHASIS ON DISCLOSURES

(Includes New Provisions of the Dodd-Frank Act)

#### Truth-in-Lending Act - Regulation Z (Closed-End Credit)

- Coverage and Exemptions
- Required Disclosures – Waiting Periods and Fee Restrictions
- Adjustable Rate Mortgage Disclosure
- Limitations on Mortgage Loan Originator Compensation
- Identifying HOEPA (Sec. 32) and HPMLs (Sec. 35), Including New Escrow and Additional Appraisal Requirements
- Rescission Pitfalls
- Ability-to-Repay and Qualified Mortgages
- Servicing Requirements Including Closed-End Periodic Statements
- Major Points of Integrated Mortgage Disclosures (IMD)\*

\* While IMD rules will be highlighted, a more in-depth discussion of the rules is presented in PBS' two-day Integrated Mortgage Disclosures program.

#### Real Estate Settlement Procedures Act

- Current Coverage and Exemptions
- Good Faith Estimates and HUD-1 Settlement Statement
- New Rules and Disclosures Regarding Force Placement of Insurance
- New Mortgage Servicing Policies
- Early Intervention, Continuity of Contact, and Loss Mitigation Procedures
- Proper Administration of Escrow Accounts
- Tolerance Issues and Prohibition of Referral Fees

#### Flood Disaster Protection Act

- When Flood Determinations are Required
- Use of Previous Determinations
- Accuracy, Content, and Timing of Required Notices
- Impact of the Biggert-Waters Flood Insurance Reform Act
- Penalties for Non-Compliance

#### Homeowners Protection Act

- Disclosures When Requiring PMI
- Cancellation and Termination Requirements
- Annual Disclosures and Notification Upon Cancellation or Termination

#### Homeownership Counseling

- Coverage
- Notification Requirements
- SCRA Disclosure

#### Talent Amendment (Military Lending Act)

- Who's Covered
- What Types of Loans are Covered
- Mandatory Disclosures and Limitations on Terms



## Seminar Speakers

**Anetria Connell** is a Vice President at Professional Bank Services. Prior to joining the firm, she served as legal counsel to the Kentucky Department of Financial Institutions which regulates depository, non-depository, and securities entities. Her primary responsibility at the Department was the Dodd-Frank Act, whereby she assessed its effect on federal and state law and provided information and training to examiners and staff. In addition to her regulatory experience, Ms. Connell practiced business, real estate, and banking law. She graduated from The George Washington University Law school in 2004, and is licensed to practice law in Ohio and Kentucky.

**Teri Laudano** is a Senior Consultant at Professional Bank Services. Prior to joining the firm, Ms. Laudano served in the banking industry in the St. Louis Metropolitan and Lincoln County areas since 1982. Ms. Laudano has nearly 30 years as a bank officer and manager of centralized loan administration departments with experience training consumer and commercial compliance, banking laws and regulations. As a Senior Consultant, Ms. Laudano presents PBS seminars and provides consulting services on regulatory compliance topics with emphasis on lending operations.

## Who Should Attend

This program is suitable for compliance officers, lenders, loan administration personnel, and auditors. Program content is presented at the basic to intermediate levels and focuses on federal law. Attendees should be generally familiar with lending terms and procedures. This is the annual review for those who realize the breadth of their task and know that, without help, they cannot read enough to keep up in this area. No advance preparation is required.

**Program Level: Intermediate**

## Seminar Agenda

**All times are local at seminar site.**

<b>Registration</b>	8:30 am
<b>Program</b>	9:00 am - 4:00 pm
<b>Lunch (included)</b>	12:00 noon - 1:00 pm
<b>Instructional Method</b>	Group-Live





## Dates & Locations

**April 21, 22 & 23, 2015**  
Courtyard Wichita East  
2975 N Webb Rd  
Wichita, KS 67226  
316-636-4600

**May 12, 13 & 14, 2015**  
Hyatt Place Topeka  
6021 SW Sixth Ave  
Topeka, KS 66615  
785-273-0066

The seminar below is also being presented at the location above. If you did not receive a flyer for a seminar below, contact your association or visit: [www.probank.com](http://www.probank.com).

### COMPLYING WITH THE NEW INTEGRATED MORTGAGE DISCLOSURES

Wichita, KS      APRIL 20  
Topeka, KS      MAY 11

### SEMINAR FEE INCLUDES:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

## Additional Information

**The Manual** Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements and examination procedures. The manual is an excellent resource for future reference.

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

**Field Of Study** Specialized Knowledge and Applications.

**Confirmations** You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

**Cancellation Policy** If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

**Questions? Call 800-523-4778** For program questions, more information or refunds, select option 1, (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, select ext. 222.

**Please Note** We reserve the right to change speakers or reschedule/cancel sessions when necessary.

**Credit Hours** Approved for 19.5 CPE Credits. Eligible for 20.25 CRCM Credits through ICB Member CE Review. Visit their website at: [www.aba.com/Training/ICB/Pages/CRCM.aspx](http://www.aba.com/Training/ICB/Pages/CRCM.aspx).



### NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

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## How to Register

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**ADDITIONAL WAYS TO REGISTER**  
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**Select Option 1 (or Ext. 205 or 235)**  
Reference Code: **CBK15PBS**



## 2015 REAL ESTATE LENDING COMPLIANCE SEMINAR - COMMUNITY BANKERS ASSOCIATION OF KANSAS

I/WE WILL ATTEND THE SEMINAR IN:  APRIL 21, 22 & 23, 2015 WICHITA, KS  MAY 12, 13 & 14, 2015 TOPEKA, KS

### INSTITUTION INFORMATION

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY STATE ZIP CODE

TELEPHONE #

ROUTING/MICR #

Presented in 2015 by Professional Bank Services, Inc.

### ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #1

E-MAIL ADDRESS

\$995

ATTENDEE #2

E-MAIL ADDRESS

\$995

ATTENDEE #3

E-MAIL ADDRESS

\$995

### PAYMENT INFORMATION

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

PAYMENT BY CHECK ENCLOSED  CHARGE MY:  MASTERCARD  VISA  DISCOVER **PLEASE PRINT CLEARLY**

**TOTAL REGISTRATION FEE ENCLOSED: \$**

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP