

COMPLYING WITH THE NEW INTEGRATED MORTGAGE DISCLOSURES

A One-Day seminar analyzing the new Loan Estimate and Closing Disclosure forms and requirements.

Mortgage disclosure regulation has over 43 years of history. Now, completely new mortgage disclosure rules and forms mandated by the Dodd-Frank Act have been finalized, and compliance with this new regulatory landscape is required August 1, 2015. The Consumer Financial Protection Bureau's Final Integrated Mortgage Disclosure Rule is 1,888 pages long. So how and where do you begin?

Professional Bank Services was founded over 35 years ago to assist the financial institution industry with the then brand new Truth-in-Lending/Regulation Z and RESPA/Regulation X disclosure requirements. PBS has developed into the "go-to" provider of training on these regulations, and we are confident our expertise can guide you along this difficult compliance task. The mortgage lending industry will have to make system changes, devise new business practices, and train staff well ahead of the mandatory compliance date—and PBS can help your institution do so with certainty and success.

While the seminar manual serves as a detailed analysis of the Final Rule and a valuable reference tool, the presentation will assist you in focusing on necessary preparation tasks such as: identifying affected products, departments, and staff; the business-process, operational, and technology changes that will be necessary for compliance; and impacts on key service providers and business partners.

In addition to requiring new disclosure forms designed to be easier for consumers to understand and use when contemplating a mortgage loan, the new rules give consumers more protections and, as a result, place more responsibility on lenders. This seminar has been designed to help you transition from existing TILA and RESPA rules and disclosures to the new Integrated Mortgage Disclosures and enhanced lender responsibilities.

HERE'S WHAT IS COVERED

- Overview of TILA-RESPA Final Rule, including revised RESPA Coverage
- Analysis of Final Rule Effective Date
- Revised Definitions and Exemptions
- How Existing TILA General Disclosure Requirements Apply to the New Disclosures
- Rules and Requirements for Providing the Loan Estimate
- Consumer's Ability to Waive Waiting Periods Before Consummation
- Rules for Shopping for Settlement Service Providers
- Prohibitions and Limitations on Creditors' Predisclosure Activities
- Determining Estimates of Closing Costs Good Faith Requirement
- Revised and Corrected Disclosures
- Changes Requiring New Waiting Period Before Consummation
- Resolving Clerical Errors and Refunds Related to the Good Faith Analysis
- Post-Consummation Escrow Cancellation Disclosure
- New Record-Retention Requirements
- Detailed Analysis and Completion of the Loan Estimate and Closing Disclosure Statements



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.

Who Should Attend

This program is suitable for all personnel involved in consumer mortgage lending including loan officers, loan processors, mortgage brokers, closing staff, and closing/settlement agents. Compliance officers and auditors responsible for ensuring the financial institution is fulfilling its regulatory responsibilities will find the program content a valuable job aide. Those who work with closing/settlement agents will benefit from the most comprehensive training available on the duties and limitations imposed by the new rules and completion of these new mortgage disclosures.

Program Level: Intermediate

Seminar Agenda

All times are local at seminar site.

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





Dates & Locations

APRIL 20, 2015
Courtyard Wichita East
 2975 N Webb Rd
 Wichita, KS 67226
 316-636-4600

MAY 11, 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.

2015 REAL ESTATE LENDING COMPLIANCE

APRIL 21, 22 & 23, 2015 - WICHITA
 MAY 12, 13 & 14, 2015 - TOPEKA

SEMINAR FEE INCLUDES:

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

Breakfast and parking are on your own.

Additional Information

The Manual Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. 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 session when necessary.

CE Credit Hours: Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

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COMPLYING WITH THE NEW INTEGRATED MORTGAGE DISCLOSURES COMMUNITY BANKERS ASSOCIATION OF KANSAS

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

PROGRAM CITY/STATE PROGRAM DATE \$355

MAILING ADDRESS/PO BOX

ATTENDEE #1 E-MAIL ADDRESS

CITY

ATTENDEE #2

PROGRAM CITY/STATE PROGRAM DATE \$355

STATE, ZIP

ATTENDEE #2 E-MAIL ADDRESS

ROUTING/MICR NUMBER

ATTENDEE #2

PROGRAM CITY/STATE PROGRAM DATE \$355

TELEPHONE #

ATTENDEE #2 E-MAIL ADDRESS

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

PAYMENT INFORMATION

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

- PAYMENT MUST ACCOMPANY REGISTRATION -

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP