



PRESENTS 2014 MORTGAGE LENDING - START TO FINISH

A one-day seminar focusing on the disclosure process under the various lending related regulations, including the new 2014 disclosures and timing requirements.

A one-day seminar bringing together all the requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans. This seminar specifically focuses on the disclosure process under the various lending related regulations.

There have been numerous changes over the past few years related to consumer mortgage transactions and many more will become effective January 2014. The 2014 changes include new disclosures and timing requirements.

During most seminars, regulations are reviewed individually. This seminar discusses the disclosures on a timeline beginning when the customer first presents the loan request all the way through closing. The material is organized in a sequence similar to the way an institution processes a loan. Attendees leave with detailed materials.

TOPICS

- Truth-in-Lending Act/Regulation Z
- Real Estate Settlement Procedures Act/Regulation X
- Fair Credit Reporting Act/FACT Act/Regulation V
- Equal Credit Opportunity Act/Regulation B
- Fair Housing Act
- Flood Disaster Protection Act
- Homeowners Protection Act
- Homeownership Counseling Notification Requirements
- Bank Sales of Insurance

HERE'S WHAT YOU'LL LEARN

- Disclosure requirements for closed-end, consumer real estate transactions
- Timing of disclosures and when the borrower's acknowledgement is required
- When fees can be collected during the application process
- The verification and approval process for certain closed-end, consumer mortgage loans
- When escrows are required and how they must be handled

Who Should Attend

This seminar is designed for the compliance professional who is familiar with the basics of compliance for closed-end real estate secured loans as well those individuals that work in the loan application, processing, closing, and audit functions. **Program Level: Update**

The Manual

The manual provides attendees with a valuable reference tool that summarizes the requirements of the various laws and regulations relating to consumer purpose, real estate secured loans.

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



Seminar Speaker

David Luken is a Senior Consultant at PBS. Prior to joining the firm in 1992, Mr. Luken was senior vice president and general counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas bankers associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, internet banking, information security and privacy law.





Dates & Locations

MORTGAGE LENDING - START TO FINISH

May 7, 2014
Hyatt Regency Wichita
400 W Waterman
Wichita, KS 67202
316-293-1234

May 9, 2014
Capital Plaza Hotel
1717 SW Topeka Blvd
Topeka, KS 66612
785-431-7200

The seminars below are 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.

MOVING FORWARD WITH THE DODD-FRANK RULES IN 2014
May 6, 2014 & May 8, 2014

MASTERING HMDA
May 28, 2014 & May 29, 2014

Seminar Agenda

Registration 8:30 am
Program 9:00 am - 4:00 pm
Lunch (included) 12:00 noon - 1:00 pm
All times are local at seminar site.

Instructional Method: Group-Live

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 and supply you with a complimentary copy of the manual.

Questions? Call 800-523-4778 For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

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

Credit Hours Eligible for 6.5 CPE or 6.75 CRCM credits.



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SEMINAR FEE INCLUDES:

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

Breakfast and parking are on your own.

MORTGAGE LENDING-START TO FINISH : COMMUNITY BANKERS ASSOCIATION OF KANSAS

I/WE WILL ATTEND THE SEMINAR ON: MAY 7, 2014 - WICHITA, KS MAY 9, 2014 - TOPEKA, KS

INSTITUTION INFORMATION

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY STATE ZIP CODE

TELEPHONE #

ROUTING/MICR #

Presented in 2014 by Professional Bank Services, Inc.

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

ATTENDEE #1

E-MAIL ADDRESS

ATTENDEE #2

E-MAIL ADDRESS

ATTENDEE #3

E-MAIL ADDRESS

\$355

\$355

\$355

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

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

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP