



A one-day seminar that presents different types of loan scenarios and which lending regulations apply.

Lending compliance regulations are numerous and coverage for different rules vary. Therefore, when learning about lending compliance regulations, financial institutions are often left trying to figure out which regulations and provisions apply to what loan product. As well, regulations often require creditors to treat products in different ways for disclosure and Ability-to-Repay requirements.

This seminar approaches lending compliance from the perspective of the product – the way financial institutions organize their services – rather than the regulation. In particular, we will focus on origination and servicing obligations that are specific to certain products. For example, if an institution has an ARM loan, what specific disclosures with respect to an ARM are required? How will we see adjustable rates disclosed on the Loan Estimate and Closing Disclosure? What are the Ability-to-Repay requirements?

In addition to providing the regulations, information will be given in a checklist format so as to summarize and explain the regulations in a clear, precise manner.

By presenting several types of products and concentrating on which regulations apply to a product, the seminar provides a valuable tool to those in the lending area to make lending compliance more accessible and intuitive to an institution's processes.

WHAT REGULATIONS ARE ADDRESSED

- ECOA/Regulation B
- Truth-in-Lending/ Regulation Z
 - Exemptions
 - Disclosures
 - Ability-to-Repay
- RESPA
- Flood
- FCRA
- Military Lending Act

The Manual

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

WHAT LOAN PRODUCTS ARE COVERED

Consumer Loans

- Unsecured, Vehicle, CD- or Share Secured
- Residential Loans – Closed-End Notification Requirements, including Adverse Action Notices
 - Fixed
 - ARMs
 - Balloons
 - Construction
 - Construction- Permanent
 - Refinance
 - Home Equity
- Residential Loans – Open-End (HELOCs)

Commercial Loans

Who Should Attend

This program is suitable for all personnel involved in the lending process, however loan officers, loan processors, mortgage brokers, closing staff/settlement agents may find the program particularly helpful. Compliance officers and auditors responsible for ensuring that the financial institution is fulfilling its regulatory responsibilities will find the program content a valuable aide.

Program Level: Intermediate

What Attendee's Are Saying

"Your speakers are by far the best in the business. Every event I have attended has been well presented and the speakers are the most informed in the business."

**Online Survey Respondent
August 11, 2015, Lubbock, TX**



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 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.



Dates & Locations

April 18, 2016

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

Seminar Fee Includes:

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

Breakfast and parking are on your own.

Additional Information

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.

Prerequisites/Advanced Preparation
None required.

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.

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

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.

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 ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

PBS Inclement Weather Line. In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.



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2016 LOAN PRODUCTS WORKSHOP - COMMUNITY BANKERS ASSOCIATION OF KANSAS

I/WE WILL ATTEND THE SELECTED SEMINAR April 18, 2016
Wichita, KS

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

\$330

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$330

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$330

Presented in 2016 by Professional Bank Services, Inc.

EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

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

CARD NUMBER

EXP DATE

CW (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP