

2016 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 instruction on all the topics that affect consumer mortgages.

This seminar is structured to address "Fair Lending" related topics followed by focusing on disclosures and contract provisions of the major consumer protection topics such as Regulation Z, RESPA and others.

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 (over 400 pages of content). The manual will likely be referred to on countless occasions.

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

EMPHASIS ON FAIR LENDING ISSUES

Equal Credit Opportunity Act - Regulation B

- Identification of the Prohibited Bases
- 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 Furnishers 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

EMPHASIS ON DISCLOSURES

(Includes New Provisions of the Dodd-Frank Act)

The New Integrated Mortgage Disclosures under the Truth-in-Lending Act and the Real Estate Settlement Procedures Act

- Overview
- Revised Definitions
- Revised Coverage and Exemptions
- The Loan Estimate
- The Closing Disclosure
- Timing and Delivery and Waiting Period Requirements
- Fee Restrictions
- Rules for Issuing Revised and Corrected Disclosures
- New Recordkeeping Requirements

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

- Coverage and Exemptions
- Adjustable Rate Mortgage Disclosures
- 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

Real Estate Settlement Procedures Act*

- Current Coverage and Exemptions
- Disclosures Regarding Force Placement of Insurance
- Mortgage Servicing Policies
- Early Intervention, Continuity of Contact, and Loss Mitigation Procedures
- Proper Administration of Escrow Accounts
- Prohibition of Referral Fees

Flood Disaster Protection Act

- When Flood Determinations are Required
- Use of Previous Determinations
- Accuracy, Content, and Timing of Required Notices
- New Rules Regarding Escrow and Revised Notices
- Force-Placement
- Penalties for Non-Compliance

These topics will be provided for you in the over 400-page desktop reference manual:

Homeowners Protection Act
Homeownership Counseling
Talent Amendment (Military Lending Act)

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A COMPLETE
AND COMPREHENSIVE
**DESKTOP REFERENCE
MANUAL AND
FREE TELEPHONE
SUPPORT**
FOR ONE FULL YEAR!

Seminar Speakers

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.

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 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: Basic to 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



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.

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.

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.

Prerequisites/Advanced Preparation
None required.



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Dates & Locations

April 19, 20 & 21, 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.

2016 REAL ESTATE LENDING COMPLIANCE SEMINAR - COMMUNITY BANKERS ASSOCIATION OF KANSAS

I/WE WILL ATTEND THE SELECTED SEMINAR April 19, 20 & 21, 2016
Wichita, KS

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION _____

MAILING ADDRESS/PO BOX _____

CITY _____ STATE _____ ZIP CODE _____

TELEPHONE # _____

ROUTING/MICR # _____

Presented in 2016 by Professional Bank Services, Inc.

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

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