



2019 Mortgage Lending Hot Spots 6-Part Webinar Series

Mortgages are complicated. This series will help you understand and manage the rules, risks, and compliance challenges mortgage lenders face.

Pick and choose the session(s) that best meet your training needs or purchase the entire series and Save 10%!

Mortgage lending has recently undergone some of the most sweeping changes in history. The process has become extremely complex. Now is an opportune time to focus on your institution's mortgage lending program and the "hot spots" of greatest concern. This series will help you understand and manage the confusing aspects of TRID rules and issues, construction lending, adverse action issues, appraisals, and much more.

Mortgage Lending Hot Spots Series Topics

- Construction-Only & Construction-to-Permanent Lending
- Surviving a TRID Compliance Exam
- Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices
- Appraisal & Evaluation Guidance on Collateral Valuation
- Demystifying Rules for TRID Tolerances
- Uniform Residential Loan Application (URLA) Line-by-Line, Required February 1, 2020

Session Dates & Descriptions

Thursday, June 6, 2019; 1:00 – 2:30pm
Construction-Only & Construction-to-Permanent Lending
Bill Elliott, Young & Associates, Inc.

Financial institutions continue to struggle with residential construction loans. There are pros and cons of construction-only versus construction-to-permanent financing and issues that financial institutions need to consider for each, including real-life implications. Another major consideration is disclosure. Disclosure issues abound, in part because the CFPB has never been clear regarding the proper way to disclose these loan types. In addition, sometimes secondary market lenders exacerbate the problem with their own rules. This webinar will delve into the disclosure requirement issues based on the latest CFPB information and industry best practices.

Wednesday, July 10, 2019; 1:00 – 2:30pm
Surviving a TRID Compliance Exam
Steven Van Beek, Howard & Howard Attorneys PLLC

Examiners and auditors are requiring full compliance with the detailed and technical TILA/RESPA Integrated Disclosure (TRID) requirements, including the 2018 TRID amendments. Given the complexity of the requirements, mortgage lenders need to perform internal reviews and analysis of their mortgage practices in order to appropriate push-back on overstated or incorrect findings. This session will outline common issues and best practices for preparing and responding to exams or audits.

Thursday, August 8, 2019; 1:00 – 2:30pm
Adverse Action in Mortgage Lending: Compliance, Notices & Best Practices
Ann Brode-Harner, Brode Consulting Services, Inc.

Examiners are focusing on fair lending, discrimination, and Regulation B during heightened audits of adverse action notices. All three perspectives will be addressed, including technical requirements, completion issues, fair lending implications, and examiner hot spots in adverse action compliance. Participants will receive a tool for the second review of adverse action notices for both fair lending and Reg B compliance standards, plus a cheat sheet to ensure lending staff use the proper denial reasons under different scenarios.

Wednesday, September 11, 2019; 1:00 – 2:30pm
Appraisal & Evaluation Guidance on Collateral Valuation
S. Wayne Linder, Young & Associates, Inc.

Appraisals and evaluations continue to receive heightened regulator attention, including matters requiring attention (MRAs) and matters requiring board attention (MRBAs). Lenders often try to save time and money for the borrower and the financial institution. While these efforts are noble, it is critical that appraisal and evaluation processes and procedures comply with current regulations and guidance statements. Attend this webinar to gain a firm understanding of the real estate collateral valuation requirements imposed on financial institutions and appraisers.

Monday, October 7, 2019; 1:00 – 2:30pm
Demystifying Rules for TRID Tolerances
Steven Van Beek, Howard & Howard Attorneys PLLC

The TILA/RESPA Integrated Disclosure (TRID) requirements are detailed and complex and this fact is quite clear in the various tolerance rules, restrictions, and calculations. Mortgage lenders are faced with a complicated analysis of tolerance levels, written lists of service providers, changed circumstances, revised loan estimates, closing disclosures, tolerance resets, and tolerance cures. This webinar will cut through the confusion and provide clarification on the Bureau of Consumer Financial Protection's latest interpretations to ensure you understand TRID tolerance standards and limiting tolerance cure scenarios.

Tuesday, November 12, 2019; 1:00 – 2:30pm
Uniform Residential Loan Application (URLA) Line-by-Line, Required February 1, 2020
Ann Brode-Harner, Brode Consulting Services, Inc.

The deadline is nearing for the new Uniform Residential Loan Application (URLA) mortgage loan applications. The new "consumer-friendly" form will be required as of February 1, 2020, for secondary-market transactions. Are your loan officers ready? This webinar will cover the new application, its many changes, and any last-minute implementation issues. In addition, because the new requirements may further confuse the definition of an application, a cheat sheet showing the differences between URLA, HMDA, and TRID will be provided. An Implementation Action Plan for the new application will also be included to help determine whether your procedures will meet examiner expectations. Register for this must-attend webinar and don't be caught off guard by these significant changes.

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Listen to the webinar via your: iPad, iPhone, or Android

Instructions will be emailed with the webinar link.

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2. RECORDED WEBINAR and FREE DIGITAL DOWNLOAD – Can't attend the live webinar? This option provides a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address for follow-up questions. You will receive an email with the recorded webinar link, which can be viewed anytime 24/7, beginning 6 business days **after** the webinar. You will also receive instruction on how to download a **free digital copy** of the webinar to your PC, which you may keep and use indefinitely. The recorded webinar may **ONLY** be ordered for 6 months following the live webinar. In addition, the download must be completed within 6 months of the live webinar date.

3. BOTH LIVE WEBINAR, RECORDED WEBINAR, and FREE DIGITAL DOWNLOAD – Options 1 and 2 described above.

	Live Webinar/ Series	Recorded and Free Digital Download/ Series	ALL–Live Webinar, Recorded Webinar and Digital Download/Series
IBC Education Program Members and NGBL Members	\$230/\$1,242	\$230/\$1,242	\$325/\$1,755
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