

Presented by ProBank Austin in Conjunction with Independent Bankers of Colorado

2019 REAL ESTATE LENDING COMPLIANCE

A THREE-DAY COMPREHENSIVE SEMINAR!

ProBank Austin 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 500 pages of content). The manual will likely be referred to on countless occasions.

WHAT IS COVERED

Equal Credit Opportunity Act - Regulation B

- Identification of the Prohibited Basis
- 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 Furnisher 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 Provisions of the Dodd-Frank Act)

The 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
- 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 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
- Rules Regarding Escrow and Revised Notices
- Force-Placement
- Penalties for Non-Compliance

These topics will be provided for you in the over 500 page desktop reference manual:

- Homeowners Protection Act
- Homeownership Counseling
- Talent Amendment (Military Lending Act)
- Sale of Insurance

Seminar Speakers



Anetria Connell
Vice President at ProBank Austin



Teri Laudano
Senior Consultant at ProBank Austin

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.

▶ PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL
& **FREE TELEPHONE SUPPORT**
FOR NINETY-DAYS!

ProBank Advisor

ProBank Trusted.
Advisor Compliance.
Advice.

ProBank Advisor is a new online compliance advisory service that provides the compliance advice you need when you need it. Connecting with an expert compliance professional is simple through ProBank Advisor's easy-to-navigate website, where you can request compliance advice or a review of advertisements, disclosures, or policies with an industry expert.

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


Independent Bankers of Colorado
One Mission. Community. Banks.®



ProBank
Austin



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY
ProBank Austin, Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

Dates and Locations

April 9-11, 2019

Hilton Garden Inn Denver Airport
16475 E 40th Circle
Aurora, CO 80011
303-371-9393

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

MAIL TO:
Education Division
ProBank Austin
950 Breckenridge Lane
Suite 280
Louisville, KY 40207

RECEIVE YOUR SPECIAL PRICING:
1. Mail or Fax: using this form
2. Online: enter code **19IBC65**
3. By Phone: reference code **19IBC65**

CHARGE PAYMENTS ONLY:
FAX: 502-451-6755
PHONE: 800-523-4778,
Select Option 1 (or Ext. 205 or 235)
WEB: www.probank.com

*Standard Registration fee is \$1,055, use this form or
code **19IBC65** and your fee is just **\$990***

**When registering online, please register each attendee separately.*

Additional Seminar Information

Program Level Basic to Intermediate

Prerequisites/Advanced Preparation Basic Knowledge of Lending Regulations.

The Manual Attendees receive one of the most highly regarded manuals in the industry (over 500 pages of content). The manual will likely be referred to on countless occasions.

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all ProBank seminars.

Field Of Study Specialized Knowledge and Applications.

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 extension 222.

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.

ProBank Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank 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 ProBank no later than the day of the program.

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 ProBank cancels a seminar for any reason, we will refund the entire registration fee.

Approved for 19.5 CPE Credits. Eligible for 20.25 CRPM Credits through ABA Professional Certifications.
Visit their website at: www.aba.com/Training/Certifications/Pages/default.aspx

Independent Bankers of Colorado 2019 Real Estate Lending Compliance

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

ATTENDEE NAMES (Photocopy This Form As Necessary)

ATTENDEE #1

\$990

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2

\$990

E-MAIL ADDRESS

CELL PHONE #

Payment must accompany registration

PAYMENT BY CHECK ENCLOSED TOTAL REGISTRATION FEES: \$_____

CHARGE MY: MASTERCARD VISA DISCOVER AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2019 By ProBank Austin

Seminar Fee Includes:

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

Breakfast and parking are on your own.