



**APRIL 13, 2010**

DoubleTree Hotel  
Syracuse  
6301 Route 298  
East Syracuse, NY  
(315) 432-0200

#### SCHEDULE

8:30 am - Registration  
9:00 am - Program  
12:00 pm - Lunch  
4:00 pm - Adjourn

#### SPEAKERS

**J. Patrick Liddy**  
Professional Bank  
Services, Inc. (PBS)

#### QUESTIONS?

Contact Elisa Legg  
212-297-1679  
[elegg@nyba.com](mailto:elegg@nyba.com)

#### REGISTER TODAY!

Fax or mail the  
registration form

## Learn the Basics Now!

"Compliance" is fundamental job knowledge for all financial institution personnel. The burden of comprehending the increasing list of federal regulations cannot be effectively placed on just one person or group of people.

Seminar instructors are highly experienced members of the PBS consulting staff. The seminar includes a separate, dedicated review of each regulation. Attendees learn when a regulation is applicable, the financial institution's general responsibilities and where additional information can be found to deal with complex issues. They also have an opportunity to relate the regulations to one another and develop an overall understanding of the regulatory framework.

#### Audience

This seminar is an overview of compliance responsibilities imposed by the major regulations in the lending area, *particularly consumer compliance*. It is designed to meet the needs of lending officers and loan administration personnel. It is **taught at the basic level** and is appropriate **for those needing an introduction to lending compliance or more experienced personnel wanting a refresher course**.

#### Program

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD's Regulation X – including a review of the new Good Faith Estimate and HUD-1/1A Forms
- HMDA/Regulation C – including recent changes to the Rate Spread calculation
- Fair Credit Reporting Act/Flood Disaster Protection Act
- Bank Sales Of Insurance
- Limitations on Terms of Consumer Credit Extended to Service Members and Dependents
- Equal Credit Opportunity Act/Regulation B

#### Focal Points:

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What can be asked during the application process
- Permissible uses of credit reports
- Coverage and disclosure requirements for flood insurance
- General coverage and mortgage disclosure requirements under Truth-In-Lending
- Right of Rescission
- Section 32 mortgages
- RESPA coverage and disclosures
- Collection and reporting of HMDA data
- Written and oral disclosures related to the sale of optional insurance
- Coverage and disclosure rules for certain loans to service members and their dependents

# NEW YORK BANKERS ASSOCIATION

## Speakers

**J. Patrick Liddy** is a Senior Consultant at PBS. Prior to joining the firm he practiced law for ten years in Ohio and Arizona where he is currently licensed. Mr. Liddy then began his banking career as General Counsel and Compliance Officer for a \$43 million community bank. The bank was purchased by a major bank holding company where he served as Director of Compliance through a tenfold expansion of assets. Mr. Liddy has performed inhouse training on a variety of compliance and legal topics. He has also served as Senior Risk Officer and Risk Division Counsel. Mr. Liddy was appointed to and served a three-year term as a member of the Federal Reserve Board Consumer Advisory Council in Washington, D.C. He is a graduate of the ABA National Graduate School of Compliance Management. Mr. Liddy holds a Bachelor of Arts degree from the University of Notre Dame and a Juris Doctor degree from The Ohio State University College of Law.

## Registration

The registration fee of \$300 per registrant includes cost of luncheon, refreshment breaks and instructional materials. Breakfast and parking are on your own. Call 800-523-4778 to cancel or substitute participants. Registration must be received with payment and sent to:

**Professional Bank Services  
6200 Dutchman's Lane, Suite 305  
Louisville, KY 40205**

**The Manual** The manual includes a "plain language" explanation of each regulation covered. Like all our seminar manuals, it is designed to serve as a continuing reference.

**Hotel Reservations** To make hotel room reservations, please call the DoubleTree Hotel Syracuse, at (315) 432-0200.

**Directions** For driving directions, please refer to the Education & Meetings page of the NYBA website at [www.nyba.com](http://www.nyba.com), or call 212-297-1674.

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## ***Upcoming PBS Programs:***

### ***Mortgage Compliance Update***

*March 22, Albany, March 24, E. Elmhurst, April 15, E. Syracuse*

### ***Mortgage Disclosure Workshop***

*March 23, Albany, March 25, E. Elmhurst, April 14, E. Syracuse*

### ***Resolving the RESPA/Reg Z Riddle***

*May 11 - Syracuse; May 12 - Albany; May 13 - E. Elmhurst*

## **QUESTIONS?**

Elisa Legg - 212-297-1679 or [elegg@nyba.com](mailto:elegg@nyba.com)

# NEW YORK BANKERS ASSOCIATION

## Registration Form - Introduction to Lending Compliance - April 13, 2010, East Syracuse

Registration Fees: \$300 per registrant

Payment type:  Check enclosed  MasterCard  Visa

Checks payable to *Professional Bank Services* Card # \_\_\_\_\_ Exp \_\_\_\_\_

Name on Card \_\_\_\_\_

Please fill out completely; Duplicate form for additional registrants.

Name \_\_\_\_\_ Nickname \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Name \_\_\_\_\_ Nickname \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Name \_\_\_\_\_ Nickname \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

Authorized by:

Name \_\_\_\_\_ Title \_\_\_\_\_

Institution \_\_\_\_\_ Phone \_\_\_\_\_

Send registration form and payment to:

Education Division  
Professional Bank Services, Inc.  
6200 Dutchman's Lane, Suite 305  
Louisville, KY 40205-3309

Or, FAX to (502) 451-6755 with credit card information

**Cancellation Policy:** If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason we refund all fees paid. To cancel, call our office at 800/523-4778, ext. 205 or 239.