



MARCH 23, 2010

Marriott Hotel
189 Wolf Road
Albany, NY
(518) 458-8444

MARCH 25, 2010

Crowne Plaza La Guardia
104-04 Ditmars Blvd
East Elmhurst, NY
(718) 457-6300

APRIL 14, 2010

Syracuse, NY
Location TBD

SCHEDULE

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

SPEAKER

J. Patrick Liddy

*Professional Bank Services,
Inc. (PBS)*

QUESTIONS?

212-297-1679

elegg@nyba.com

or

212-297-1666

rmurjani@nyba.com

REGISTER TODAY!

Fax or mail the registration
form

A "Hands-on" Transactional Approach!

Making consumer mortgage loans is a complex, time-consuming process, **especially with all the new Truth-in-Lending and RESPA changes**. Disclosure errors expose the financial institution to serious potential liability in the form of regulatory enforcement and class action lawsuits. A variety of statutes and regulations require disclosures throughout the mortgage loan process. Coordinating these disclosures in a transaction is as difficult, if not more so, than mastering the applicable regulations. The Mortgage Disclosure Workshop brings the "big picture" into focus. This full-day workshop focuses on the content and timing of required disclosures, how the various disclosures interrelate, areas of examiner emphasis, and frequent problems and violations.

The workshop addresses some of the most typical mortgage products. Factual scenarios illustrate specific disclosure content, when each disclosure is required and how disclosures given early in the process affect and relate to those provided later. Attendees will "walk through" each scenario, from the first meeting with the applicant through the loan closing. Completed examples of the required disclosures are provided for each transaction, with special attention placed on current examiner focus, potential pitfalls, and frequent violations.

Audience

This workshop is designed for personnel who already have a basic understanding of the applicable laws and regulations. It will explore how to implement those rules in a timely and integrated process. Loan officers, loan processors, in-house personnel responsible for mortgage loan closings, outside settlement agents, compliance officers and auditors will benefit from this program.

Program Topics

Attendees will work through the required disclosures for some of the most popular loan products:

- Purchase Money Adjustable Rate Mortgage
- Initial Home Construction Loan
- Home Refinance/Home Improvement
- Home Equity Line of Credit
- Plus, a HOEPA (Section 32) Home Improvement Mortgage

Focal Points

- Truth-in-Lending/Regulation Z: early, closing, rescission, HOEPA disclosures
- RESPA mortgage servicing disclosures, good faith estimates, required service providers, affiliated business arrangements, escrow account disclosures, and HUD-1 and HUD-1A settlement statements.
- Flood Disaster Protection Act determination documentation and disclosures
- ECOA/Regulation B - Monitoring information and appraisal notification rules
- Home Mortgage Disclosure Act - Regulation C data collection
- Private Mortgage Insurance disclosures relating to a borrower's right to cancel and the automatic termination of required PMI
- Bank Sales of Insurance Disclosures

NEW YORK BANKERS ASSOCIATION

Speaker

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 in-house 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

An early registration fee of \$300 per person is available if you register by January 28, 2010. After that date, the fee is \$3354 per person and includes cost of luncheon, refreshment breaks and instructional materials. You will receive a written confirmation of registration within ten days after PBS receives payment. Call 800-523-4778, extension 205 or 235 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

Attendees receive a detailed manual with narrative explanations of the disclosure requirements, completed disclosure examples based on factual scenarios, and checklists for each transaction discussed. The manual is an excellent resource for future reference and as an internal control or audit tool.

Hotel Reservations

To make hotel room reservations, please call the Marriott Hotel, Albany at (518) 458-8444; or the Crowne Plaza LaGuardia, East Elmhurst at (718) 457-6300.

Directions

For driving directions, please refer to the Education & Meetings page of the NYBA website at www.nyba.com, or call 212-297-1679.

Upcoming PBS Programs:

Mortgage Compliance Update

March 22 - Albany; March 24 - E. Elmhurst; April 15 - Syracuse

Introduction to Lending Compliance

April 13 - Syracuse

QUESTIONS?

212-297-1679 or elegg@nyba.com

212-297-1666 or rmurjani@nyba.com

NEW YORK BANKERS ASSOCIATION

Registration Form - Mortgage Disclosure Workshop

Choose site: ___ Albany-3/23 ___ E. Elmhurst-3/25 ___ Syracuse-4/14

Registration Fees: \$300 per registrant by 1/28/10; \$335 per registrant after 1/28/10

Payment type: ___ Check enclosed ___ MasterCard ___ Visa

Checks payable to Professional Bank Services Card # _____ Exp _____
Name on Card _____ V-Code _____

Please fill out completely; copy form for additional registrants.

Name _____ Nickname _____ Title _____
Mailing Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ E-mail _____

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Name _____ Nickname _____ Title _____
Mailing Address _____
City _____ State _____ Zip _____
Phone _____ Fax _____ E-mail _____

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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 235.