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Mortgage Update – B to Z – Seminar

Presented by Professional Bank Services and the
New York Bankers Association

"An investment in knowledge always pays the best interest." -Benjamin Franklin



MARCH 21, 2012

Hyatt Summerfield Suites
101 Corporate Park Drive
White Plains, NY
914-251-9700

MAY 9, 2012

Albany Marriott
189 Wolf Road
Albany, NY
518-458-8444

SCHEDULE

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

QUESTIONS

Contact Elisa Legg
212-297-1679
elegg@nyba.com

REGISTER TODAY!

Fax or mail the
registration form

DISCOUNTED PRICING FOR NYBA MEMBERS!

\$290 per member
Promo Code: 12NYB45

A Focus on New Requirements!

A full-day seminar bringing together all requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans. In particular, **this seminar will focus on recent changes to the disclosure process resulting from changes to the Federal Reserve Board's Regulation Z, HUD's Regulation X, Fair Credit Reporting Act/FACT Act and other lending related regulations.**

The recent volume of changes to consumer mortgage compliance obligations includes new disclosure, timing and verification requirements. Many existing requirements have been expanded while entirely new procedures are mandated for certain transactions. Some disclosure forms have been "tweaked" while others have been completely redesigned. Many timing requirements have also been revised. This program will help your institution make sense of the new regulatory material, and understand how these changes blend in with existing compliance requirements.

Attendees will walk away with detailed materials including a disclosure matrix that identifies both the form and timing of required disclosures by loan type.

Audience

This program is designed especially for the compliance professional who is already familiar with the basics of compliance for closed-end, consumer purpose real estate secured loans but who needs to receive an update regarding recent regulatory changes. The seminar will also benefit those who work in loan application, processing, closing and audit functions.

Highlights

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD's Regulation X
- Fair Credit Reporting /FACT Act – Regulation V
- Equal Credit Opportunity Act/Regulation B
- HMDA/Regulation C
- Fair Housing Act
- Flood Disaster Protection Act
- Homeowners Protection Act
- Home Ownership Counseling Notification Requirements
- Bank Sales of Insurance
- Executive Summary of the Dodd-Frank bill

Here Is What You Will Learn...

- Disclosure requirements for closed-end, consumer purpose real estate transactions
- Timing of disclosures and when the borrower's acknowledgement is required
- When fees can be collected in the application process
- How recent changes have impacted the verification and approval process for certain closed-end, consumer mortgage loans
- When escrows will be required and what must be included in escrow accounts
- A clear and accurate explanation of how recent changes affect some non-fully amortizing (balloon) loans

Registration

The registration fee is \$290 for NYBA members and \$335 for non-members. You must refer to Promotional Code 12NYB45 to receive the discounted rate for members. The fee includes cost of luncheon, refreshment breaks and instructional materials. Registration must be received with payment and sent to:

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

Cancellation Policy: If you cancel seven days before the seminar date, PBS will grant full refunds. If you cancel later, but prior to the date of the seminar, PBS imposes a \$50 cancellation fee. If PBS cancels a seminar for any reason, all fees paid will be refunded in full. To cancel or substitute participants, call (800) 523-4778, ext. 205 or 239.

Hotel Reservations: To make hotel reservations, please call the hotels directly.

Directions: Refer to the Education & Meetings page of the NYBA website at www.nyba.com, or call the hotels directly.

Attire: Business casual attire is appropriate for PBS Compliance Seminars. Meeting room temperatures often fluctuate. Please bring a sweater or light jacket.

Program Level: Intermediate

Continuing education approvals: CPE: 6.5; CRCM: 6.75 through the Institute of Certified Bankers

Prerequisites: There are no prerequisites for this course.

Instructional Method: Group live



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2012 New York Calendar of Upcoming Professional Bank Services Training

March 20	Introduction to Lending Compliance – White Plains
March 20	How to Ensure Compliance with Deposit Regulations – Albany
March 21	How to Ensure Compliance with Deposit Regulations – Syracuse
March 21	Mortgage Update B to Z Seminar – White Plains
March 22	Mastering HMDA Seminar – White Plains
March 29	How to Ensure Compliance with Deposit Regulations – White Plains
May 8	Introduction to Lending Compliance – Albany
May 9	Mortgage Update B to Z Seminar – Albany
May 10	Mastering HMDA Seminar - Albany
Sept 10	Anti-Money Laundering and Bank Secrecy Act Seminar – Amherst
Sept 11	Anti-Money Laundering and Bank Secrecy Act Seminar – Syracuse
Sept 12	Anti-Money Laundering and Bank Secrecy Act Seminar – Albany
Sept 13	Anti-Money Laundering and Bank Secrecy Act Seminar – East Elmhurst

Mark Your Calendars – NYBA Events

May 8-10	Community Bank Internal Audit Training – Baldwinsville
June 6-8	NYBA Technology, Compliance & Risk Management Forum – Saratoga Springs

REGISTRATION FORM – Mortgage Update – B to Z Seminar

Select Location: White Plains – 3/21 Albany – 5/9

Registration Fees: \$290 - NYBA members; \$335 - non-members. You may also register online at www.probank.com or call 800-523-4778 – you must enter Promotion Code: **12NYB45** to get the discounted member rate

Payment type: Check enclosed MasterCard Visa

Card # _____ Exp _____

Name on Card _____ V-Code _____

Please fill out completely; copy form for additional registrants.

Name _____ Nickname _____ Title _____

Mailing Address _____

City _____ State _____ Zip _____

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Name _____ Title _____

Institution _____ Phone _____

Send registration form and payment to:
Education Division
Professional Bank Services, Inc.
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Louisville, KY 40205-3309
Or, FAX to (502) 451-6755 with credit
card information

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