

2017 Mortgage Lending – Start to Finish



With the passage of the Dodd Frank Reform Act, the financial industry has and will continue to face many challenges, especially in the area of lending compliance. Many of the changes required new disclosures and imposed standards and restrictions as to the underwriting certain mortgage loans. However, that was only the start. The “second wave” of changes significantly redesigned the “early disclosures” and “final disclosures” required for mortgage loans secured by real estate. Not only have the disclosures changed, the types of mortgage loans covered have expanded greatly in that all construction loans and vacant land (unless an exemption applies) are now covered.

This one-day seminar will cover existing disclosure requirements for mortgage loans secured by real estate including the Integrated Mortgage Disclosure requirements. The seminar will bring together all the requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans. This seminar specifically focuses on the disclosure process under the various lending related regulations.

During most seminars, regulations are reviewed individually. This seminar discusses the disclosures on a timeline beginning when the customer first presents the loan request all the way through closing and after closing. The material is organized in a sequence similar to the way an institution processes a loan. Attendees leave with detailed materials, which will be a valuable reference tool.

TOPICS

- Truth-in-Lending Act/Regulation Z
- RESPA/Regulation X
- Fair Credit Reporting Act/FACT Act – Regulation V
- Equal Credit Opportunity Act/Regulation B
- Fair Housing Act
- Flood Disaster Protection Act
- Homeowners Protection Act
- Homeownership Counseling Notification Requirements

WHAT IS COVERED

- Disclosure and Timing Requirements for Closed-End, Consumer Real Estate Transactions Including the Integrated Mortgage Disclosures
- Collection of Fees and Verifiable Information
- Proper Collection of Government Monitoring Information
- Fee Tolerances Between the Loan Estimate and Closing Disclosure
- When Re-disclosure is Required
- Proper Placement of Fees on the Loan Estimate and Closing Disclosures
- And Much More!

What Attendee’s Are Saying

“Great conferences. I always learn something new everytime I attend one. Also a great way to brush up on materials. ”

**- Online Survey Respondent
Wichita, KS - February 2017**

The Manual

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.



Who Should Attend

This seminar is designed for the compliance professional who is familiar with the basics of compliance for closed-end real estate secured loans as well those individuals that work in the loan application, processing, closing, and audit functions.

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

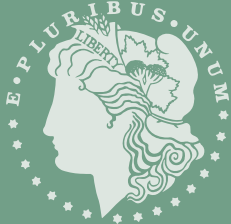


Program Level: Intermediate

Seminar Speakers

Kathleen Mayes is a Vice President at ProBank Austin. Prior to joining the firm in 2000, Ms. Mayes served as a Compliance Examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experience with the FDIC and Federal Home Loan Bank/ Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

David Luken is a Vice President at ProBank Austin. Prior to joining the firm in 1992, Mr. Luken was Senior Vice President and General Counsel for a billion dollar metropolitan bank holding company. While at ProBank he has served on the faculty of the FDIC’s Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas Bankers Associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, bank secrecy act, Internet banking, information security and privacy law.



Dates & Locations

July 19, 2017

LaGuardia Airport Marriott
102-05 Ditmars Blvd
E Elmhurst, NY 11369
718-565-8900

August 23, 2017

Hilton Garden Inn
Albany Airport
800 Albany Shaker Rd
Albany, NY 12211
518-464-6666

September 07, 2017

Hilton Garden Inn Syracuse
6004 Fair Lakes Rd
E Syracuse, NY 13057
315-431-4800

SEMINAR FEE INCLUDES:

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

Breakfast and parking are on your own.

Additional Information

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.

Prerequisites/Advanced Preparation
Basic Knowledge of Lending Regulations

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.

Credit Hours Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

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.

Questions? Call 800-523-4778 For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

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.



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Louisville, KY 40205

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2017 MORTGAGE LENDING - START TO FINISH - NEW YORK BANKERS ASSOCIATION

I/WE WILL ATTEND THE SELECTED SEMINAR July 19, 2017 E Elmhurst, NY August 23, 2017 Albany, NY September 07, 2017 E Syracuse, NY

INSTITUTION INFORMATION

FINANCIAL INSTITUTION _____

MAILING ADDRESS/PO BOX _____

CITY STATE ZIP CODE _____

TELEPHONE # _____

ROUTING/MICR # _____

Presented in 2017 by ProBank Austin.

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #1 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

ATTENDEE #2 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

ATTENDEE #3 _____ \$340

EMAIL ADDRESS _____ MOBILE # _____

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

CARD NUMBER _____

EXP DATE _____

CW (SECURITY CODE) _____

AUTHORIZED SIGNATURE _____

CARDHOLDER'S NAME _____

CARDHOLDER'S BILLING ADDRESS _____

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