

August 19, 2010
Westin Riverwalk
San Antonio

IBAT Lending Compliance Summit



Why you should attend:

With foreclosures on the rise, more and more attention is being given to residential mortgage lending by Congress, the Texas Legislature and regulators. Significant changes to Regulation Z have been made by the Fed. In addition, the new administration has elected to NOT delay the implementation of sweeping RESPA changes. At the same time, Fair Lending enforcement is being aggressively pursued.

The Lending Summit will put you on top of these changes, prepared to handle implementation.

In addition, the program will provide information on the recently adopted Home Valuation Code of Conduct, Finance Commission Home Equity Modification Advisory. We will also review loan modification issues for all types of lending and tax lien financing issues.



**EDUCATION
FOUNDATION**

1700 Rio Grande Street, Suite 100
Austin, Texas 78701
512.474.6889

*Our Education is Designed
Specifically for Community Bankers*

Who Should Attend

This Summit will benefit anyone responsible for the lending and compliance departments of community financial institutions.

Summit Location

The Westin Riverwalk
420 Market Street
San Antonio, TX 78205
210.224.6500

Hotel Accommodations

Attendees may call the Westin Riverwalk Hotel at 210.224.6500 and ask for the IBAT Education Foundation - Lending Compliance rate of \$149.00 single occupancy. Reservations should be made by **July 28, 2010.**

Continuing Education

This seminar will provide eight (8) hours of Continuing Education Credit hours (CEU's).

Consent to Use of

Photographic Images:

Registration and attendance at, or participation in, IBAT meetings and other activities constitutes an agreement by the registrant to IBAT's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities.

• *IBAT presents its eighth annual Lending Compliance Summit. The program will include moderated "best practices" sessions.*

• *Come for the latest information and an unparalleled opportunity to network and share ideas with your peers!*

• *Join IBAT's general counsel, Karen Neeley, for this timely program.*

Topics Include:

Mortgage Lending

- Regulation Z Compliance
- RESPA Challenges
- Other Regulatory Issues

Consumer Credit

- Open End Line of Credit – Reg Z and Texas Law
- Texas Issues – a Refresher
- Student Loans – Reg Z Issues

Flood Disaster

- Lapse and Reauthorization
- Compliance Basics

Regulatory Reform Act

- A "Sneak Peek"

Insurance Sales – Credit Insurance and Other Products

- Texas Requirements
- Mortgage Loans
- Consumer Loans

Meet Your Summit Leaders



KAREN M. NEELEY
Cox Smith Matthews Incorporated
111 Congress, Suite 2800
Austin, Texas 78701
512.703.6300
Practice Area—Financial Institutions

Karen Neeley is a graduate of the University of Texas at Austin, receiving her B.A. with high honors and J.D. with honors. She is a member of numerous professional organizations including the State Bar of Texas, American Bar Association, and Texas Association of Bank Counsel, for which she is an advisory director.

Ms. Neeley is a frequent writer and lecturer on banking topics. Her publications include *Home Equity Handbook*, *Code of Ethics, Loan Policies & Procedures Manual*, and *Texas Bank Director Handbook*. She is also a contributor to *Texas Collections Manual* (State Bar of Texas) and *The Art of Managing Your Support Staff* (American Bar Association). As a speaker, she has appeared at the Southwest Graduate School of Banking at SMU, Texas Tech University School of Banking, Bank Operations Institute, Texas Association of Bank Counsel Annual Convention, and various conferences and institutes for the State Bar of Texas, and the University of Texas: Mortgage Lending Institute.



Thomas B. Alleman
Cox Smith Matthews Incorporated
1201 Elm Street, Suite 3300
Dallas, Texas 75270
214.698.7830 tel

A veteran courtroom lawyer who has tried numerous jury trials to conclusion, obtained many summary judgments and argued a substantial number of reported appellate cases, Tom Alleman has a multi-dimensional practice that extends well beyond the courtroom.

With an intimate knowledge of insurance policies and other risk management tools, Tom also assists clients in avoiding pitfalls that can lurk in transactional documents, risk management programs, insurance policies and indemnification agreements.

In addition to his extensive litigation experience, Tom is a co-chair of the Mortgage Bankers Association of America Loan Origination Committee, in which he has been actively involved in issues relating to lender liability after foreclosure, mold, insurance, certificates of insurance and other matters vital to real estate owners, lenders and servicers.

Tom has lectured at the Washington University Schools of Law and Engineering, is the author of a textbook on tort law and numerous other articles, and is a frequent speaker for industry and professional groups.

Summit Agenda

August 19, 2010

8:30-9:00am

Registration

9:00-10:30am

Summit Program

10:30-10:45am

Refreshment Break

10:45am-Noon

Summit Program

Noon-1:00pm

Lunch

1:00-3:15

Summit Program

3:15-3:30pm

Refreshment Break

3:30-4:00pm

Summit Program

4:00pm

Adjourn

2010 Annual Education Sponsors:

GOLD



SILVER



BRONZE

Deluxe Financial Services



REGISTRATION FORM

IBAT Lending Compliance Summit — August 19, 2010


Please Print

Name _____ Title _____

Bank/Firm _____ Email _____

Address _____ Tel. No. _____

City/State/Zip _____

 *Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.*

Please select your payment method.

Check enclosed Credit Card (Discover, MasterCard, Visa) Invoice

Name as it appears on card _____

Card Number _____ Expiration _____

Signature _____

Billing Address on Card _____



Mail it in:
IBAT Education Foundation
1700 Rio Grande St., Ste 100
Austin, TX 78701



Fax It In:
512.322.9004

Registration:

	Mail/Fax	Register Online & Save!
IBAT Member	\$355	\$325
Leadership Division Member	\$335	\$305
Nonmember	\$455	\$425



Register online:
www.ibat.org



The IRS now requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost portion of your basic registration fee is \$150. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.



For More Information Contact:
Julie Courtney, CMP
Vice President – Education
1700 Rio Grande St., Ste 100
Austin, TX 78701
512.474.6889
jcourtney@ibat.org

Cancellation Policy - Any cancellations made 5 business days prior to the program date are subject to a \$75 processing fee. You may substitute another person in your place at any time prior to the program date. Please inform the Registrar of the substitution. Course materials will be mailed to registrants who are unable to attend the program.