

2012 Introduction to Lending Compliance

“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.

Get the best information...first hand. Seminar instructors are highly experienced members of Professional Bank Services consulting staff. The seminar includes a separate, dedicated review of each “compliance” regulation affecting the lending process. Attendees learn when a regulation is applicable, the financial institution’s general responsibilities and how to utilize additional sources to deal with more complex situations or questions. Attendees also gain insight on how various regulations relate to each other and develop a clearer understanding of the regulatory framework.

Topics

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD’s Regulation X
- HMDA/Regulation C
- Fair Credit Reporting Act/FACT Act-Regulation V – including the new risk-based pricing notice
- 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

Other Focal Points Include

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What questions are permitted during the application process
- Permissible uses of consumer reports
- Coverage and disclosure requirements for flood insurance
- Coverage, exemptions, and mortgage disclosure requirements of Truth-In-Lending
- Right of Rescission
- Section 32 (HOEPA transactions) and 35 mortgages (Higher Priced Mortgage Loans)
- RESPA coverage exemptions and disclosures, including the Good Faith Estimate and HUD1/1A
- 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

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.

Who Should Attend

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 Level: Basic



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Registration Form

2012 Introduction to Lending Compliance

Please Print

Name _____

Title _____

Bank _____

Address _____

Tel. No. _____ Fax No. _____

City, State, Zip _____

Email _____ Location Attending _____

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 (MasterCard, Visa)

Name as it appears on card _____

Card # _____ Exp. Date _____

Signature _____



Mail it in:

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



Fax it in:

502.451.6755



Online:

www.probank.com

**REGISTRATION
IBAT Member**

\$335

Fees: Registration fee includes lunch, coffee breaks and all course materials. Payment must accompany registration.

Agenda

8:30 Registration
9:00 Program
12:00 Lunch
4:00 Adjourn

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.

2012 INTRODUCTION TO LENDING COMPLIANCE

January 10, 2012
Introduction to Lending
Compliance
Hilton Austin Airport
9515 Hotel Dr
Austin, TX 78719
512-385-6767

January 17, 2012
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Compliance
Embassy Suites Lubbock
5215 South Loop 289
Lubbock, TX 79424
806-771-7000

January 24, 2012
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Compliance
Hilton Arlington
2401 E Lamar Blvd
Arlington, TX 76006
817-640-3322

February 7, 2012
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Compliance
Wingate Inn Longview
431 N E Loop 281
Longview, TX 75605
903-663-3196

February 14, 2012
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Compliance
Courtyard Marriott
2275 I-10 South
Beaumont, TX 77705
409-840-5750

April 17, 2012
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Sheraton North Houston
15700 John F Kennedy Blvd
Houston, TX 77032
281-442-5100

April 10, 2012
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New Location
Hilton Garden Las Colinas
7516 Las Colinas Blvd
Irving, TX 75063
972-444-8434

May 1, 2012
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Doubletree Hotel San Antonio
37 Ne Loop 410
San Antonio, TX 78216
210-366-2424

Lending / Mortgage



2012 Introduction to Lending Compliance

Austin	January 10	Beaumont	February 14
Lubbock	January 17	Houston	April 17
Arlington	January 24	Irving	April 10
Longview	February 7	San Antonio	May 1

*Education Designed Specifically
for Community Bankers*

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