

2012 Mortgage Update – B to Z

A full-day seminar bringing together all the requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans. This seminar specifically focuses on changes to the disclosure process resulting from recent 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 volume of recent changes related to consumer mortgage transactions 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 helps your institution make sense of the new regulatory material, and to understand how these changes blend in with the existing compliance requirements.

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. The material is organized in a sequence similar to the way you would process a loan. Attendees walk away with detailed materials **including** a disclosure matrix which identifies both the form and timing of required disclosures by loan type.

Topics

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD's Regulation X
- Fair Credit Reporting Act/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's What You'll Learn

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

The Manual

The manual provides attendees with a valuable reference tool that summarizes the requirements of the various laws and regulations relating to consumer purpose, real estate secured loans. The manual also includes a disclosure matrix explaining which disclosures are required for specific loan types and the timing rules for providing these disclosures.

Who Should Attend

This seminar is designed especially for the compliance professional who is 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 also benefits those who work in the loan application, processing, closing and audit functions.

Program Level: Update



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Registration Form

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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.

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REGISTRATION
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\$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

2012 MORTGAGE UPDATE—B to Z

January 11, 2012
Mortgage Update – B to Z
Hilton Austin Airport
9515 Hotel Dr
Austin, TX 78719
512-385-6767

January 18, 2012
Mortgage Update – B to Z
Embassy Suites Lubbock
5215 South Loop 289
Lubbock, TX 79424
806-771-7000

January 25, 2012
Mortgage Update – B to Z
Hilton Arlington
2401 E Lamar Blvd
Arlington, TX 76006
817-640-3322

February 8, 2012
Mortgage Update – B to Z
Wingate Inn Longview
431 N E Loop 281
Longview, TX 75605
903-663-3196

February 15, 2012
Mortgage Update – B to Z
Courtyard Marriott
2275 I-10 South
Beaumont, TX 77705
409-840-5750

April 18, 2012
Mortgage Update – B to Z
Sheraton North Houston
15700 John F Kennedy Blvd
Houston, TX 77032
281-442-5100

April 11, 2012
Mortgage Update – B to Z
New Location
Hilton Garden Las Colinas
7516 Las Colinas Blvd
Irving, TX 75063
972-444-8434

May 2, 2012
Mortgage Update – B to Z
Doubletree Hotel San Antonio
37 Ne Loop 410
San Antonio, TX 78216
210-366-2424

Lending / Mortgage



2012

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Austin January 11	Beaumont February 15
Lubbock January 18	Houston April 18
Arlington January 25	Irving April 11
Longview February 8	San Antonio May 2

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