



**Lender's
Comprehensive Guide to
Mortgage Loan Compliance**

February 26 & 27, 2019

SHAZAM Education Center
CBAI Headquarters, 901 Community Dr., Springfield, IL 62703
217/529-2265

Presented By:



Sponsored By:



Lender's Comprehensive Guide to Mortgage Loan Compliance

Overview

During the last few years, both Congress and federal regulators have crafted revisions to many of the regulations that have been a part of our lending lives. This has resulted in many additional regulatory issues in every mortgage loan transaction – and many more chances for mistakes to be made. As a result, lenders have been struggling to determine what they should do to assure that they not only make a safe and sound loan for the bank, but also do so in a manner that will not create regulatory difficulties.

With all of the changes and additions, a one-day seminar to cover all portions of this subject is no longer possible. This seminar will be two days in length, and will cover all aspects of mortgage compliance that a lender should know.

All subjects that will be covered will include all of the latest information available. A complete listing of subjects that will be discussed are included in the Agenda.



Who Should Attend



This seminar is designed to discuss the compliance issues from the perspective of mortgage lenders and lending management. This seminar will also assist compliance officers, senior management, bank trainers, loan auditors, loan operations personnel, and others involved in the mortgage lending compliance process to understand all of the new requirements and to share this information with others inside the bank.

DATE AND LOCATION

CBAI will be offering this seminar as follows:

February 26 & 27, 2019

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CBAI Headquarters, 901 Community Dr., Springfield, IL 62703 (217/529-2265)

Registration begins at 8:30 AM on the first day.

Seminar will run from 9:00 AM to 4:00 PM each day.

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AGENDA

The S.A.F.E. Act

- Registering the Mortgage Loan Originator

Inquiry Issues

- General Regulation B Requirements

Application Issues

- Definitions of "Application" Under the Various Regulations
- General Regulation B Requirements
- RESPA – Booklet for Purchases
- Impact of the APR – "Higher Priced Mortgage Loans"
- Impact of the APR/fees – HOEPA Loans
- Regulation Z – Loan Estimate
- Regulation Z - ARM Disclosure Rules
- Regulation B - Right to Appraisal / Delivery of Appraisal Rules
- RESPA - Affiliated Business Arrangement Rules
- Sales of Insurance Rules

Processing and Underwriting Requirements

- Regulation B – General Requirements
- FACT Act Mortgage Credit Score Disclosure Rules
- Flood Determination and Notice Rules
- Appraisal Guidelines
- Regulation Z - Changed Circumstances
- Regulation Z – Changes in APR
- HOEPA
- Ability to Repay

Loan Closing Rules

- Regulation Z - Rescission Rules
- Regulation Z - Closing Disclosure
- Flood Rules for Loan Closing
- Purchase of Insurance Rules

Other Topics (Included for your Review)

- BSA Requirements
- Regulation O

Presenters



Bill Elliott, CRCM, Senior Consultant and Manager of Compliance, Young & Associates, Inc.

With over 40 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

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REGISTRATION FEES:

CBAI Member

- \$435 per person for banks who are members of CBAI.
- \$405 per person for two or more

Prospective CBAI Member

- \$835 per person for banks who are prospective members of CBAI.
- \$805 per person for two or more

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901 Community Dr.
Springfield, IL 62703

For additional information, call:

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Events at 1-800-736-2224 for banks
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Terry Griffin - Chicago area Vice
President, at (773) 209-2260 or
Fax number: (217) 585-8738

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Fax _____

E-mail _____

(E-mail address required for registration)

Additional Delegates (with e-mails):

____ I have special needs, please contact me before
the seminar.

Please select your payment method:

Check Enclosed Pay at Door Check in Mail Credit Card*

* If paying by credit card (Visa & MasterCard accepted),
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