

# Auditing Secondary- Market Real-Estate Loans



- Understand the different types of secondary-market programs for a bank
- Discuss the regulatory environment and what impact it will have on your internal-audit program
- Develop a specific internal-audit program that is adaptable to each type of program
- Discover the current hot-topic areas for state and federal regulators



November 28, 2017  
SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL

# Course Introduction

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Using internally prepared work papers and regulatory guidance, we guide the attendees through understanding of the different types of secondary-market programs of which a bank can be a part, from a brokered-only program to a complete secondary-market operation. We discuss the regulatory environment and the impact it will have on your internal-audit program. We outline programs where the loans are sold with servicing retained and servicing released and the types of internal audits required for each. We bring real-life issues to the attendees and determine appropriate corrective action that the bank should implement to strengthen the internal controls over its secondary-market program and thus strengthen the program.

## Who Should Attend?

Experienced internal auditors would benefit from attending this program.

## Key Topics

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- Identify types of secondary-market programs in which your bank may be involved in.
- Understand the types of secondary-market programs in which a bank may participate; the risks involved in each program and controls needed to ensure the bank is in compliance with its investor contracts, laws and regulations.
- Be able to develop a specific internal-audit program that is adaptable to each type of program, including one that will cover both operational and regulatory-compliance areas.
- Discover what present hot-topic areas are important to the state and federal regulators.





# About the Presenters

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**Melissa Blaser, CPA, CRCM, CAMS, CFSA, CFIRS**, is a senior manager specializing in regulatory compliance for financial institutions at Wipfli LLP. She assists financial institutions in navigating the complex requirements included in federal-bank consumer regulations. Blaser has 20 years of experience in regulatory compliance, internal audit, and public accounting for the financial services industry in a bank environment and for a public accounting/consulting firm. She specializes in new regulations and other regulatory matters implementation consulting; risk-based compliance monitoring and audit-plans development and implementation; risk assessments; co-source engagements coaching; fair-lending comparative file analysis and assessments; BSA investigations and look-backs; HMDA reviews and re-filings; audits and monitoring engagements covering all consumer federal regulations; and regulatory-compliance consent orders.

**Sara Mikuta** leads the risk advisory and forensic services team for Wipfli LLP's financial-institutions practice. Her team is responsible for the development and delivery of internal-audit services, regulatory-compliance examination services, loan-portfolio services, information-technology services, and fiduciary and trust services. Mikuta brings more than 30 years of experience, focusing solely on financial institutions. This depth of knowledge and experience provides her clients with the necessary tools to be successful in their endeavors. She specializes in internal audits; call-reporting issues; enterprise risk management; asset/liability consulting; and operational reviews.

# Registration Fees

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Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

## CBAI MEMBER

One person.....	\$265
Two or more from same banking institution	\$245 each

## \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution	\$445 each

*CDD members receive a 10% discount.*

*\*\*Only financial institutions/firms eligible for CBAI membership.*

# Registration Form

## AUDITING SECONDARY-MARKET REAL-ESTATE LOANS

NOVEMBER 28, 2017

Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail addresses are required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail addresses are required for registration).

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

### Please select your payment method.

Check Enclosed  Check in Mail

Pay at Door  Credit Card\*

*\*If you are paying by credit card, please fill out the following information.  
(Visa & MasterCard accepted).*

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



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[www.cbai.com](http://www.cbai.com)



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224  
(217) 529-2265

## Date and Location

November 28, 2017

SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL 627003  
217/529-2265

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. A Continental breakfast and lunch are provided.

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Dept. of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
Rebecca Ridgeway,  
Administrative Assistant  
Jennifer Nika,  
Administrative Assistant  
Department of Education  
& Special Events  
800/736-2224 217/529-2265  
Fax: 217/585-8738  
Terry Griffin,  
Vice President Chicago Area  
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