



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Commercial Loan Application Danger Zones
Thursday, August 9, 2018
2 - 3:30 p.m.

Which regulations apply to commercial loans? What if a loan is secured by real estate? Are there exceptions when real estate is taken as an “abundance of caution?” Do your commercial lenders and support staff understand the data collection required for HMDA-reportable applications? Is a written application required for a business-purpose loan? Can examiners assess civil money penalties for violations? Attend this webinar to learn the commercial loan application process step-by-step (including real-life examples that illustrate the regulations in easy-to-understand terms) and assure examiners that your commercial lenders have received current compliance training.

HIGHLIGHTS

- Overview of commercial loan compliance hot spots, including fair housing, Regulation B, Flood Disaster Protection Act, Fair Credit Reporting Act, accommodation loans, HMDA, and insider lending
- High-level review of BSA requirements, including the new Beneficial Ownership Requirements for Legal Entity Customers effective May 11, 2018
- How to determine whether the application is for business or consumer purposes
- Compliance requirements when real estate is taken as collateral
- Compliance with Regulation B appraisal rules on loan applications secured by a first lien on 1-4 family dwellings (no business-purpose exception)
- Common commercial loan violations when real estate has been taken as collateral
- Overview of HMDA requirements and changes to business-purpose loans for the rules effective January 1, 2018 (important exemptions for agricultural-purpose loan applications)
- Flood insurance challenges with commercial buildings and collateral, including new rules for “detached structure on residential property” with a commercial purpose

TAKE-AWAY TOOLKIT

- Matrix of 28 loan types; required disclosures for both consumer and commercial loans with explanations about real-estate-secured loans
- Outline of compliance regulations that apply to commercial credit and rule exemptions
- Commercial loan application template
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Commercial Real Estate Basics: Multi-Family, Commercial Rentals, Hotels on Friday, October 12, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session provides a greater understanding of commercial loan applications, including real-estate-secured loans. It benefits loan officers, loan assistants, loan operations staff, compliance officers, auditors, and trainers.

ABOUT THE PRESENTER

Susan Costonis is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Costonis has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado, Boulder. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real-life examples.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Commercial Loan Application Danger Zones Telephone/Webcast
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Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
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