COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Top Escrow Compliance Exam Issues, FAQs & Field Audits
Tuesday, May 15, 2018
2 - 3:30 p.m.

From the initial analysis, to the TRID disclosure, to the annual statement, there are numerous compliance requirements for escrow accounts — and lots of room for errors! Noncompliance penalties can add up quickly. RESPA, TILA, and flood rules all address when escrow is required. This webinar reviews the entire escrow process from start to finish, including compliance requirements, common errors, and examiner citations from field audits and exams that highlight compliance “hot buttons.” This program includes frequently asked questions and provide checklists to ensure escrow compliance and that your disclosures and statements are complete, compliant, and correct.

HIGHLIGHTS

- When does escrow apply under RESPA, TILA (for high-priced mortgages), and flood rules?
- Initial analysis for proper escrow amounts
- How should escrow be disclosed on your TRIDs?
- What should be included in the initial disclosure and annual and short-year statements?
- Handling a shortage, surplus, or deficiency
- FAQs and common errors cited in field audits and examinations

TAKE-AWAY TOOLKIT

- Audit procedures for escrow requirements
- Checklists to test disclosure content
- The manual will be provided in procedural language to easily adapt it to your own policies
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Auditing Your Loan Portfolio: Consumer, Commercial & Real Estate on Tuesday, July 10, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for compliance officers, lending personnel, and auditors.

ABOUT THE PRESENTER

Ann Brode-Harner, Brode Consulting Services, Inc., began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Brode-Harner is a well-respected presenter and has spoken to audiences across the country for over 30 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin, Madison, as well as many other state banking schools. Brode-Harner is the author of *The Bank Deposit Documentation Manual for Front-Line Personnel* published by Bankers Publishing Company, and is well represented in numerous industry publications.

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.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

Registration Form

Top Escrow Compliance Exam Issues, FAQs & Field Audits Telephone/Webcast
Tuesday, May 15, 2018 2 - 3:30 p.m.
Choose Your Training Option:

Purchase (Check one)	**Training Options** ***(Registration includes one location hook-up)***	**CBAI Member**	**Prospective-Member***
	Live Webinar	$275	$475
	On-Demand Link**	$275	$475
	Special Pricing for Live Webinar & **On-Demand Link**	$375	$575

**All materials are subject to copyright and intended for you bank's use only.

Name______________________________ **Title**________________________

Bank____

Street Address____

City/State/Zip____

Phone________________ **Fax**________________ **Email**____________________

(E-mail address is required for registration).

Material Delivery Options

☐ Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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

Please select your payment method.

☐ Check Enclosed ☐ Check in Mail ☐ Credit Card*

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

Name as It Reads on Card ______________________ Card Number __________________

Company Name on Card ____________________________ Expiration Date ____________

Billing Address of Card____

Three-Digit Security Code ____________

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

Fax it in:
(217) 585-8738

Call it in:
(217) 529-2265

Click it in:
www.cbai.com

Please note: On-demand link is available five days after the webinar date and expires six months after.