

COMPLIANCE WITH FEDERAL LENDING REGULATIONS AND MASTERING HMDA SEMINARS**RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW****Two-Day Seminar: Compliance With Federal Lending Regulations:** *A thorough overview of the major lending compliance regulations, including new developments.***One-Day Seminar: Mastering HMDA:** *A comprehensive review of the requirements of the Home Mortgage Disclosure Act and Regulation C.***DAYS ONE & TWO
COMPLIANCE WITH FEDERAL
LENDING REGULATIONS**

- Are you worried that the attention being focused on the current “mortgage crisis” will result in increased scrutiny of your compliance with RESPA and Truth-in-Lending during your next compliance examination?
- Have you noticed the increasing number and amount of penalties being assessed for noncompliance with Flood Insurance requirements?
- Are you concerned that your procedures to ensure compliance with anti-discrimination requirements may not be adequate?
- Do you wonder if there will ever be an end to new regulations issued under the FACT Act?
- How are you supposed to keep up-to-date when consumer protection laws and regulations continue to become more complex, the consequences of non-compliance become more severe, and your time and resources are more and more limited?

Professional Bank Services can help guide you through the lending compliance maze. This year, our annual lending compliance program focuses on those areas that are particularly high-risk and the subject of more intense examiner attention. While the manual contains detailed outlines on numerous compliance topics applicable to all financial institutions, the discussion will focus on the current regulatory “hot spots,” your compliance questions, and proposals that your institution needs to address.

DISCUSSION TOPICS

- Regulation B/Equal Credit Opportunity Act
- Fair Housing Act
- Regulation X/Real Estate Settlement Procedures Act
- Regulation Z/Truth-in-Lending Act
- Flood Disaster Protection Act
- Fair Credit Reporting Act/FACT Act

**Issues and frequent problems addressed include:
Regulation B**

- Adverse action notice requirements for co-applicants and guarantors
- Collection of monitoring information, including telephone and online applications

- Spousal signatures and business guarantees
- Documenting intent to file joint applications

Fair Housing Act

- Data collection requirements
- Effect of third-parties' actions, e.g., discriminatory appraisals

RESPA

- New rules effective in 2010
- Prohibition of referral fees
- Disclosure of lender-paid fees
- Content and accuracy of the current and new good faith estimates and settlement statements
- Proper administration of escrow accounts

Regulation Z – Closed-end credit

- Adjustable rate mortgages
- Lender fees – what is or is not a finance charge
- New rules regarding Section 35 mortgages and Section 36
- Identifying and disclosing HOEPA (Section 32) mortgages
- Rescission pitfalls

While time will not permit a detailed discussion of Home Equity Lines of Credit, a synopsis of the proposed changes or, if finalized, an overview of new requirements will be provided.

Flood Insurance

- When flood determinations are required
- Use of previous determinations
- Accuracy, content and timing of required notices
- Required coverage amounts, including replacement cost issues

Fair Credit Reporting Act

- Update on FACT Act – Risk Based Pricing Notices
- FCRA adverse action notice to co-applicants
- Use of reports for deposit and employment purposes

THE MANUAL

Attendees receive a manual with a detailed outline on each discussion topic. Also included in the manual are detailed outlines on the following compliance topics, which may not be discussed during the seminar due to time constraints:

- Home Ownership Counseling/Notification of Rights of Servicemembers
- Limitations on Terms of Consumer Credit Extended to Servicemembers

- Private Mortgage Insurance
- Unfair and Deceptive Trade Practices/Regulation AA

WHO SHOULD ATTEND

This program is suitable for compliance officers, lenders, loan administration personnel and auditors. Program content is presented at the basic to intermediate levels and focuses on federal law. Attendees should be familiar with lending terms and procedures as well as the laws of their state. This is the annual review for those who realize the breadth of their task and know that, without help, they cannot read enough to keep up in this area. No advance preparation is required. **Program Level: Intermediate**

DAY THREE – MASTERING HMDA

A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act and the Federal Reserve Board's Regulation C and other regulatory sources. Whether you are new to HMDA or have been reporting for years, you will benefit from this seminar's practical, “real world” approach to HMDA compliance.

HMDA continues to pose challenges to both novice and veteran reporters. Given the increased scrutiny of HMDA data for fair lending purposes and the potential penalties for noncompliance, it is more important than ever that your institution's HMDA reporting be accurate.

HERE IS WHAT YOU WILL LEARN:

- Key definitions, coverage and exemptions related to HMDA
- “What goes where and why” for each entry of the Loan/Application Register
- Proper lobby notices and the requirements for making HMDA data available to the public
- Important FAQs, census data and other tools available from the FFIEC
- Various options regarding data reporting available to institutions
- Why HMDA data is used in the fair lending review process
- Common problem areas in HMDA, including the definition of refinancing, what is considered temporary financing, the difference between the Rate Spread calculation and the HOEPA calculation

*(Continued on next page.)***REGISTRATION FEES**

Receive special pricing of \$525 (Lending Regs) & \$290.00 (HMDA) per attendee for each seminar.

Normal registration fees are \$625 (Lending Regs) & \$335 (HMDA) per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code RECCOK10 for Lending Regs and HMDCOK10 for HMDA, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATES & LOCATION**August 3 & 4—Lending Regs****August 5—HMDA**

Embassy Suites Hotel
1815 S Meridian

Oklahoma City, OK 73108

405-682-6000

The Mastering HMDA seminar provides a thorough overview of the regulation for those new to HMDA as well as detailed explanations of common errors and problem areas. After each section, the instructor takes time to discuss relevant Frequently Asked Questions, or FAQs, published by the regulators as well as frequently asked HMDA questions from the call-in service available to Professional Bank Services seminar attendees. The seminar also provides opportunities to work through common problem areas using "real world" situations.

WHO SHOULD ATTEND

Everyone involved in the HMDA data collection and reporting process will benefit from this practical program. Loan processors, personnel involved in the collection of HMDA data, those responsible for filing the HMDA report, trainers, compliance officers and auditors will all find this seminar to be worthwhile. No advance preparation is required. **Program Level: Intermediate**

THE MANUAL

The Mastering HMDA manual provides a comprehensive yet easy to follow explanation of the HMDA reporting process. Definitions, coverage, exceptions to coverage and filing requirements are all detailed in a straightforward, user-friendly format. In addition to its use at the seminar, the manual is a valuable resource that your institution can refer to after the seminar, both as a refresher for information covered during the seminar and for such helpful information as web links and telephone numbers to contact federal authorities about HMDA.

SEMINAR SPEAKERS

Deborah Henderson is a Senior Consultant at PBS. Prior to joining the firm in 1996, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She provides consulting services in compliance, with particular emphasis on deposits, lending, IRS reporting, information security and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She has also served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.

J. Patrick Liddy is a Senior Consultant at PBS. Prior to joining the firm he practiced law for ten years in Ohio and Arizona where he is currently licensed. Mr. Liddy then began his banking career as General Counsel and Compliance Officer for a \$43 million community bank. The bank was purchased by a major bank holding company where he served as Director of Compliance through a tenfold expansion of assets. Mr. Liddy has performed in-house training on a variety of compliance and legal topics. He has also served as Senior Risk Officer and Risk Division Counsel. Mr. Liddy was appointed to and served a three-year term as a member of the Federal Reserve Board Consumer Advisory

Council in Washington, D.C. He is a graduate of the ABA National Graduate School of Compliance Management. Mr. Liddy holds a Bachelor of Arts degree from the University of Notre Dame and a Juris Doctor degree from The Ohio State University College of Law.

Kathleen Mayes is a Senior Consultant at PBS. Prior to joining the firm in 2000, Ms. Mayes served as a compliance examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experience with the FDIC and Federal Home Loan Bank/Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

THE AGENDA

Registration.....8:30 am
 Program.....9:00 am - 4:00 pm
 Lunch.....12:00 noon
 Instructional MethodGroup-Live

All times are local at seminar site.

ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEES ARE \$625 & \$335

CE CREDITS:

Eligible for 13 CRCM and 13 CPE credits for the two-day seminar and 6.75 CRCM and 6.5 CPE credits for the one-day seminar.

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

MAIL TO:

Education Division
 Professional Bank Services, Inc.
 Suite 305
 6200 Dutchman's Lane
 Louisville, KY 40205-3309

RECEIVE YOUR SPECIAL PRICING:

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**COMPLIANCE WITH FEDERAL LENDING REGULATIONS AND MASTERING HMDA SEMINARS
 COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA**

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

INSTITUTION INFORMATION		ATTENDEE NAMES & EMAIL ADDRESSES		LENDING REGS DAYS 1 & 2	HMDA DAY 3
FINANCIAL INSTITUTION		ATTENDEE #1	EMAIL ADDRESS	\$525	\$290
ADDRESS		ATTENDEE #2	EMAIL ADDRESS	\$525	\$290
CITY		ATTENDEE #3	EMAIL ADDRESS	\$525	\$290
STATE, ZIP		ATTENDEE #4	EMAIL ADDRESS	\$525	\$290
ROUTING/MICR NUMBER		ATTENDEE #5	EMAIL ADDRESS	\$525	\$290
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$525	\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
 CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
 PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE