

MORTGAGE UPDATE – B TO Z SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

Real changes in real time...the most current changes to rules covering consumer real estate transactions – Includes an Executive Summary of the Dodd-Frank Bill.



A full-day seminar bringing together all the requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans.

This seminar specifically focuses on changes to the disclosure process resulting from recent changes to the Federal Reserve Board's Regulation Z, HUD's Regulation X, Fair Credit Reporting Act/FACT Act and other lending related regulations.

The volume of recent changes related to consumer mortgage transactions includes new disclosure, timing and verification requirements. Many existing requirements have been expanded while entirely new procedures are mandated for certain transactions. Some disclosure forms have been "tweaked" while others have been completely redesigned. Many timing requirements have also been revised. This program helps your institution make sense of the

new regulatory material, and to understand how these changes blend in with the existing compliance requirements.

During most seminars, regulations are reviewed individually. This seminar discusses the disclosures on a timeline beginning when the customer first presents the loan request all the way through closing. The material is organized in a sequence similar to the way you would process a loan. Attendees walk away with detailed materials including a disclosure matrix which identifies both the form and timing of required disclosures by loan type.

TOPICS

- Truth-in-Lending Act/Regulation Z
- RESPA/HUD's Regulation X
- Fair Credit Reporting Act/FACT Act – Regulation V
- Equal Credit Opportunity Act/Regulation B
- HMDA/Regulation C
- Fair Housing Act
- Flood Disaster Protection Act
- Homeowners Protection Act
- Home Ownership Counseling Notification Requirements
- Bank Sales of Insurance

- Executive Summary of the Dodd-Frank bill

HERE'S WHAT YOU'LL LEARN

- Disclosure requirements for closed-end, consumer real estate transactions
- Timing of disclosures and when the borrower's acknowledgement is required
- When fees can be collected during the application process
- How recent changes have impacted the verification and approval process for certain closed-end, consumer mortgage loans
- When escrows are required and what must be included in those accounts
- A clear and accurate explanation of how recent changes affect some non-fully amortizing (balloon) loans

THE MANUAL

The manual provides attendees with a valuable reference tool that summarizes the requirements of the various laws and regulations relating to consumer purpose, real estate secured loans. The manual also includes a disclosure matrix explaining which disclosures are required for specific loan types and the timing rules for providing these disclosures.

AGENDA

- 8:30** Registration
- 9:00** Program
- 12:00** Lunch
- 4:00** Adjourn

Instructional Method Group-Live

All times are local at seminar site.

WHO SHOULD ATTEND

This seminar is designed especially for the compliance professional who is familiar with the basics of compliance for closed-end, consumer purpose real estate secured loans, but who needs to receive an update regarding recent regulatory changes. The seminar also benefits those who work in the loan application, processing, closing and audit functions.

Program Level: Update

CANCELLATION POLICY

If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason, we refund all fees paid and supply you with a complimentary copy of the manual.

REGISTRATION FEES

Receive special pricing of **\$290** per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 12COK45, 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 & LOCATIONS

January 11, 2012

Holiday Inn Tulsa City Center
17 W. Seventh Street
Tulsa, OK 74119
918-585-5898

January 25, 2012

Embassy Suites Hotel
1815 S. Meridian Avenue
Oklahoma City, OK 73108
405-682-6000

The 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. The holding company included financial institutions in several states primarily

regulated by the Federal Reserve, the OCC and the OTS. 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 experi-

ence 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.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

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INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290	
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290	
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290	
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290	
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290	
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$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