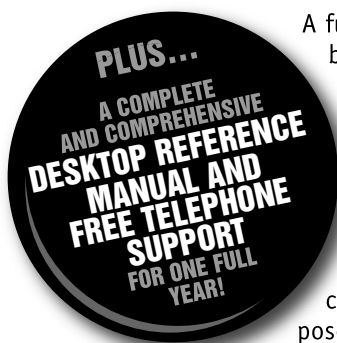


# 2013 MORTGAGE LENDING – START TO FINISH

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

*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 the disclosure process under the various lending related regulations.*



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There have been numerous changes over the past few years related to consumer mortgage transactions and many more are expected. These “expected” changes include new disclosures and timing requirements. In the event these changes are finalized before this seminar, PBS will be prepared to discuss the changes to the various disclosures. While the new rules may be finalized in the near future, mandatory compliance will most likely be delayed to allow time for software changes and industry training. Until mandatory compliance is in effect, it is important that your staff understands the existing rules to avoid potential violations.

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 an institution processes a loan. Attendees leave with detailed materials, **including a disclosure matrix** identifying both the form and timing of required disclosures by loan type.

## TOPICS

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

## 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
- The verification and approval process for certain closed-end, consumer mortgage loans
- When escrows are required and how they must be handled

*This program was formerly named Mortgage Update – B to Z, the name has been changed to more accurately describe the seminar.*

## 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

<b>8:30</b>	<b>Registration</b>
<b>9:00</b>	<b>Program</b>
<b>12:00</b>	<b>Lunch</b>
<b>4:00</b>	<b>Adjourn</b>

**Instructional Method**    **Group-Live**

**All times are local at seminar site.**

## WHO SHOULD ATTEND

This seminar is designed for the compliance professional who is familiar with the basics of compliance for closed-end real estate secured loans as well those individuals that work in the loan application, processing, closing, and audit functions. No advance preparation is required. **Program Level: Update**

## CANCELLATION POLICY

If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for “no-shows” or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee 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 2013COK45, 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.*

## DATE & LOCATION

**January 30, 2013**

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

**The Speakers** **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.

**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.

**Questions** Call 800-523-4778. For program questions, more information or refunds ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

**Suggested Dress** Meeting Room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

**Your Satisfaction Is Guaranteed.** You'll be satisfied – we guarantee it! Come and participate in the seminar until the morning break. If you don't think the seminar lives up to its promises, just turn your materials in at the registration table. We'll refund your registration fee... no questions asked!



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## ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

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## 2013 MORTGAGE LENDING – START TO FINISH COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

### INSTITUTION INFORMATION

### ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290
MAILING ADDRESS/PO BOX	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 _____		TOTAL REGISTRATION FEES: \$ _____	
CITY PROGRAM DATE		PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.	

### PAYMENT INFORMATION

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

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP