



Mortgage disclosure regulation has over 43 years of history. As mandated by the Dodd-Frank Act, completely new mortgage disclosure rules and forms were finalized with a compliance date of October 3, 2015 for this new regulatory landscape.

Professional Bank Services was founded over 35 years ago to assist the financial institution industry with understanding the compliance regulations. PBS has developed into the "go-to" provider of training on these regulations, and we are confident our expertise can guide you along this difficult compliance task. The mortgage lending industry is having to make system changes, devise new business practices, and train staff both prior to and after the mandatory compliance date and PBS is able to help your institution do so with certainty and success.

The comprehensive seminar manual serves as a detailed analysis of the final rule and serves as a valuable reference tool.

In addition to requiring new disclosure forms designed to be easier for consumers to understand and use when contemplating a mortgage loan, the new rules give consumers more protections and, as a result, place more responsibility on lenders. This seminar has been designed to help as you transition from existing TILA and RESPA rules and disclosures to the new Integrated Mortgage Disclosures.

Who Should Attend

This program is suitable for all personnel involved in consumer mortgage lending, including loan officers, loan processors, mortgage brokers, closing staff and closing/settlement agents. Compliance officers and auditors responsible for ensuring the financial institution is fulfilling its regulatory responsibilities will find the program content a valuable job aide. Those who work as or with closing/settlement agents will benefit from the most comprehensive training available on the duties and limitations imposed by the new rules, and completion of these new mortgage disclosures.

Program Level: Intermediate

WHAT IS COVERED

- Overview of the Final Rule
- Revised Definitions and Exemptions
- Rules and Requirements for Providing the Loan Estimate
- Consumer's Ability to Waive Waiting Periods Before Consummation
- Rules for Shopping for Settlement Service Providers
- Prohibitions and Limitations on Creditors' Predisclosure Activities
- Determining Estimates of Closing Costs Good Faith Requirement
- Revised and Corrected Disclosures
- Changes Requiring New Waiting Period Before Consummation
- Resolving Clerical Errors and Refunds Related to the Good Faith Analysis
- Post Consummation Escrow Cancellation Disclosure
- New Record Retention Requirements
- Detailed Analysis of the Loan Estimate and Closing Disclosure

The Manual

Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

What Attendee's Are Saying

"Your speakers are by far the best in the business. Every event I have attended has been well presented and the speakers are the most informed in the business."

**Online Survey Respondent
August 11, 2015, Lubbock, TX**

PLUS...
A COMPLETE
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FREE TELEPHONE
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FOR ONE FULL YEAR!**

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live



Seminar Speakers

Kathleen Mayes is a Vice President 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.

David Luken is a Vice President at PBS. Prior to joining the firm in 1992, Mr. Luken was Senior Vice President and General Counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas Bankers Associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, Internet banking, information security and privacy law.



Dates & Locations

November 29, 2016
Hilton Garden Inn
Tulsa Airport
7728 E Virgin Ct
Tulsa, OK 74115
918-838-1444

Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

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

Field Of Study Specialized Knowledge and Applications.

Prerequisites/Advanced Preparation
None required.

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.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

Credit Hours Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.

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.

Questions? Call 800-523-4778 For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

PBS Inclement Weather Line. In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

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Louisville, KY 40205

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registration fee
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SEMINAR FEE INCLUDES:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

2016 COMPLYING WITH THE NEW INTEGRATED MORTGAGE DISCLOSURES - COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

I/WE WILL ATTEND THE SELECTED SEMINAR ☐ November 29, 2016
Tulsa, OK

INSTITUTION INFORMATION

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY STATE ZIP CODE

TELEPHONE #

ROUTING/MICR #

Presented in 2016 by Professional Bank Services, Inc.

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

PAYMENT INFORMATION

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

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

ATTENDEE #1 \$340

EMAIL ADDRESS MOBILE #

ATTENDEE #2 \$340

EMAIL ADDRESS MOBILE #

ATTENDEE #3 \$340

EMAIL ADDRESS MOBILE #

TOTAL REGISTRATION FEE ENCLOSED: \$