

PRESENTS 2016 Mortgage Lending – Start to Finish

COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA MEMBERS RECEIVE SPECIAL DISCOUNT PRICING - SEE PAGE 2 FOR DETAILS



With the passage of the Dodd Frank Reform Act, the financial industry has and will continue to face many challenges, especially in the area of lending compliance. Many of the changes were effective January 2014, which required new disclosures and imposed standards and restrictions as to the underwriting of certain mortgage loans. However, that was only the start. The “second wave” of changes, effective October 3, 2015, have significantly redesign the “early disclosures” and “final disclosures” required for mortgage loans secured by real estate. Not only have the disclosures changed, the types of mortgage loans covered have expanded greatly in that all construction loans and vacant land (unless an exemption applies) are now covered.

This one-day seminar will cover existing disclosure requirements for mortgage loans secured by real estate including the “new” Integrated Mortgage Disclosure requirements effective October 3, 2015. The seminar will bring 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.

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 and after closing. The material is organized in a sequence similar to the way an institution processes a loan. Attendees leave with detailed materials, which will be a valuable reference tool.

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
- Homeownership Counseling Notification Requirements

The Manual

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

WHAT IS COVERED

- Disclosure and Timing Requirements for Closed-End, Consumer Real Estate Transactions Including the New Integrated Mortgage Disclosures
- Collection of Fees and Verifiable Information
- Proper Collection of Government Monitoring Information
- Fee Tolerances Between the Loan Estimate and Closing Disclosure
- When Re-disclosure is Required
- Proper Placement of Fees on the Loan Estimate and Closing Disclosure
- And Much More!

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.

Program Level: Intermediate

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
AND COMPREHENSIVE
**DESKTOP REFERENCE
MANUAL AND
FREE TELEPHONE
SUPPORT
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 30, 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

Professional Bank Services, Inc., Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

How to Register

MAKE CHECK PAYABLE TO:
Professional Bank Services, Inc.

MAIL FORM BELOW TO:
Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205

**ADDITIONAL WAYS TO REGISTER
AND RECEIVE DISCOUNTED PRICING**
Charge Payments Only

1. **ONLINE: WWW.PROBANK.COM**
Enter Code: **16COK25**
2. **BY FAX: 502-451-6755**
Use form below.
3. **BY PHONE: 800-523-4778,**
Select Option 1 (or Ext. 205 or 235)
Reference Code: **16COK25**

Standard
registration fee
is \$365.
Use this form
or code
16COK25
and your fee is just
\$340!

SEMINAR FEE INCLUDES:

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

Breakfast and parking are on your own.

2016 MORTGAGE LENDING - START TO FINISH - COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

I/WE WILL ATTEND THE SELECTED SEMINAR ☐ November 30, 2016
Tulsa, OK

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

\$340

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$340

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$340

Presented in 2016 by Professional Bank Services, Inc.

EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

TOTAL REGISTRATION FEE ENCLOSED: \$

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