

Presented by ProBank Austin in Conjunction with Community Bankers Association of Oklahoma

# MORTGAGE LENDING: START TO FINISH

A 2019 ONE-DAY SEMINAR!

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 required new disclosures and imposed standards and restrictions as to the underwriting certain mortgage loans. However, that was only the start. The “second wave” of changes significantly redesigned 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 Integrated Mortgage Disclosure requirements, (TRID rules). The seminar will bring together 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
- Real Estate Settlement Procedures Act (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

## WHAT IS COVERED

- Disclosure and Timing Requirements for Closed-End, Consumer Real Estate Transactions Including the 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 Disclosures
- 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.



**NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY**  
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## Seminar Speakers



**ANETRIA CONNELL**  
Vice President at ProBank Austin.



**LEAH M. HAMILTON**  
Vice President and Senior Consultant at ProBank Austin.



**DAVID LUKEN**  
Vice President at ProBank Austin.

## 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

## ► PLUS...

A COMPLETE AND COMPREHENSIVE  
**DESKTOP REFERENCE MANUAL**  
& FREE TELEPHONE SUPPORT  
FOR NINETY-DAYS!

## ProBank Advisor

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**ProBank Austin**



## Dates and Locations

**February 12, 2019**  
Embassy Suites Hotel  
1815 S Meridian Ave  
Oklahoma City, OK 73108  
405-682-6000

## How to Register

### MAKE CHECK PAYABLE TO:

ProBank Austin

### MAIL TO:

ProBank Austin  
Education Division  
950 Breckenridge Lane  
Suite 280  
Louisville, KY 40207

### RECEIVE YOUR SPECIAL PRICING:

1. Mail or Fax: using this form
2. Online: enter code **19COK25**
3. By Phone: reference code **19COK25**

### CHARGE PAYMENTS ONLY:

FAX: 502-451-6755  
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Select Option 1 ( or Ext. 205 or 235)  
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*Standard Registration fee is \$375, use this form or  
code **19COK25** and your fee is just **\$350!***

*\*When registering online, please register each attendee seperately.*

## Additional Seminar Information

**Program Level** Intermediate

**Prerequisites/Advanced Preparation** Basic Knowledge of Lending Regulations.

**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.

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

**Field Of Study** Specialized Knowledge and Applications.

**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 extension 222.

**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.

**ProBank Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank 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 ProBank no later than the day of the program.

**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 ProBank cancels a seminar for any reason, we will refund the entire registration fee.

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Eligible for 6.75 CRCM Credits through ABA Professional Certifications.

Visit their website at: [www.aba.com/Training/Certifications/Pages/default.aspx](http://www.aba.com/Training/Certifications/Pages/default.aspx)

## Community Bankers Association of Oklahoma Mortgage Lending: Start to Finish

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

### ATTENDEE NAMES *(Photocopy This Form As Necessary)*

ATTENDEE #1 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

E-MAIL ADDRESS

CELL PHONE #

### Payment must accompany registration

PAYMENT BY CHECK ENCLOSED  TOTAL REGISTRATION FEES: \$ \_\_\_\_\_

CHARGE MY:  MASTERCARD  VISA  DISCOVER  AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2019 By ProBank Austin

### Seminar Fee Includes:

- ✓ Lunch
  - ✓ Coffee Breaks
  - ✓ All Course Materials
- Breakfast and parking are on your own.