



REAL ESTATE LENDING COMPLIANCE VIRTUAL SERIES



OCTOBER 24 & 31, 2022

Comprehensive coverage of 10 major federal real estate lending compliance topics in two information packed days!

Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. There has been an explosion of new lending requirements over the past few years and the changes continue into 2022.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, policy suggestions, employee training tips, audit techniques and steps to eliminate past problems. Emphasis is placed on coverage and exemption rules, determining which disclosures are required, the content of the required disclosures and prohibited acts or practices.

Every year major changes appear and this year is no exception. Big changes are pending with Fair Lending, Regulation B, and flood insurance. The program and the manual have been completely updated for these rules.

TOPICS INCLUDE:

- Truth in Lending Act (Regulation Z) – includes revisions to the ATR/QM rules and the latest guidance on TRID rules;
- Real Estate Settlement Procedures Act – Foreclosure surge regulations and warnings;
- Equal Credit Opportunity Act (Regulation B) - includes guidance on the 2021 Interpretative rule on discrimination based on gender identity and sexual orientation, and a review of the proposed rules for data collection for small business loans under Section 1071;
- Fair Housing Act - includes a review of recent redlining cases and discrimination in appraisals cases;
- Home Mortgage Disclosure Act (Regulation C) including a review of the final rule that updates thresholds for open-end credit, which was effective on January 1, 2022;
- Flood Insurance Rules – includes the new Flood Insurance Questions and Answers FAQs which were published on and were effective on May 11, 2022 (you must get it right, right now), and a new Standard Flood Hazard Determination form;
- Homeowners Protection Act;
- Fair Credit Reporting Act;
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act); and
- Unfair, Deceptive or Abusive Acts or Practices.

WHEN

October 24 & 31, 2022
9:00 a.m. - 4:00 p.m.

WHERE

Comfort of your desk or
anywhere with an internet
connection.

WHO SHOULD ATTEND

Compliance Officers, Loan
Officers, Loan Processors,
Auditors, and others with
responsibilities related to the
origination and servicing of
mortgage loans.

About the Instructors



Kimberly Boatwright is EVP and Director of Risk and Compliance at Compliance Resource, LLC and has more than a two decades of experience working in the financial services industry. She is a frequent public speaker, trainer, and author on compliance and risk management topics. Kimberly is a Certified Regulatory Compliance Manager and a Certified Anti-Money Laundering Specialist.



Jack Holznecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 46 years. In 41 years as a trainer over 155,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

REGISTRATION FEES

ABA Members:

Early Registration Price: \$680; After September 26: \$780

Non-Members:

Early Registration Price: \$1,360; After September 26: \$1,560

CANCELLATION

Full registration fees will be refunded if a cancellation is received before October 10. No refunds will be given for cancellations made after October 10. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

CONTINUING EDUCATION

The Real Estate Lending Compliance series has been approved for 13.5 CRCM credits for the AmBA Professional Certifications.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

PARTICIPANTS WILL RECEIVE A 400 PAGE MANUAL THAT SERVES AS A HANDBOOK LONG AFTER THE PROGRAM IS COMPLETED.

REAL ESTATE LENDING COMPLIANCE SERIES

OCTOBER 24 & 31, 2022

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa  American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

Billing Zip Code _____

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: **Check Payable to:**
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

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