



# REAL ESTATE LENDING COMPLIANCE WORKSHOP

VIRTUAL

*OVERVIEW OF THE REAL ESTATE LENDING REQUIREMENTS FROM TEN REGULATIONS & MORE*



## REGISTER NOW

### WHEN

September 28-29, 2023

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.

Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their homes. The explosion of new lending requirements and changes to existing requirements continues into 2023. 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 Section 1071, Fair Lending, and Regulation B. The program and the manual have been completely updated for the revisions.

### WHY?

Where else can you find:

- Comprehensive coverage of 10 major federal real estate lending compliance topics in two information-packed days; and
- A 400-page manual that serves as a handbook long after the program has ended.

### TOPICS:

- Equal Credit Opportunity Act (Regulation B) - includes a review of the data collection and reporting rules for small business loans under Section 1071 of the Dodd-Frank Act.
- Fair Housing Act - includes a review of recent redlining, appraisal discrimination and loan pricing cases.
- Flood Insurance Rules – includes the new Flood Insurance Questions and Answers which, and the status of the Standard Flood Hazard Determination form.
- Fair Credit Reporting Act.
- The Home Mortgage Disclosure Act (Regulation C) includes a review of the case that lowers the threshold for closed-end mortgage loan coverage back to 25 loans.
- 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.
- Homeowners Protection Act.
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act); and
- Unfair, Deceptive, or Abusive Acts or Practices.



# Arkansas Bankers Association | Professional Development Department

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

## About the Instructor



**Kimberly Boatwright** is EVP and Director of Risk and Compliance at Compliance Resource, LLC and has more than two decades of experience working in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation. She is a thought leader who specializes in Fair Lending, Anti-Money Laundering, OFAC, and consumer compliance. During her career, she has worked for and consulted with all types of financial institutions, helping to establish and evolve compliance and risk programs. 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.

## REGISTRATION FEES

### ABA Members:

Early Registration Price (two-day pricing): \$680; After September 5: \$780

### Non-Members:

Early Registration Price (two-day pricing): \$1,360; After September 5: \$1,560

## CANCELLATION

Full registration fees will be refunded if a cancellation is received before September 14. No refunds will be given for cancellations made after September 14. All cancellations must be submitted in written format prior to the event.

## 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 each 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

## REAL ESTATE LENDING COMPLIANCE WORKSHOP

SEPTEMBER 28-29, 2023

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:** \_\_\_\_\_

**Received:** \_\_\_\_\_