



REAL ESTATE LENDING COMPLIANCE VIRTUAL SEMINAR

MAY 11-12, 2021

Get a 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 2021.

Every year major changes appear and this year is no exception. Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) continue to unfold. Those provisions impact Regulation Z, Regulation C, the Fair Credit Reporting Act and the SAFE Act. Revisions and clarification of HMDA and Regulation C continue. The program and the manual have been completely updated for these rules.

In these days of the COVID-19 pandemic many lenders are making loans they have not made in the past or are making payment accommodations that they have not made in the past. If great care is not taken, these new efforts designed to provide relief to customers will lead to a COVID Hangover down the road. The presentations have been updated to include suggestions for avoiding the COVID Hangover.

TOPICS COVERED:

- Truth in Lending Act (Regulation Z) – includes the Pandemic guidance, and recent to the ATR/QM rules and escrow requirements;
- Real Estate Settlement Procedures Act (Regulation X);
- Equal Credit Opportunity Act (Regulation B)
- Fair Housing Act
- Home Mortgage Disclosure Act (Regulation C)
- Open-end credit, which is effective on January 1, 2022; and
- Closed-end credit, which was effective on July 1, 2020.
- Flood Insurance Rules – includes Pandemic guidance and updated FAQs;
- Homeowners Protection Act;
- Fair Credit Reporting Act – includes a review of the pending EGRRCPA revisions and Pandemic guidance;
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) – includes a review of the EGRRCPA revisions; and
- Unfair, Deceptive or Abusive Acts or Practices, including a review of 2020 clarification of the abusive standard

About the Instructor



Jack Holznecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 45 years. Over 150,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. 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. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

WHEN

May 11-12, 2021
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.



NOTICE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, this event is subject to change to a virtual learning course at any time. We appreciate your understanding and flexibility.



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 April 13: \$780

Non-Members:

Early Registration Price: \$1,360; After April 13: \$1,560

CANCELLATION

Full registration fees will be refunded if a cancellation is received before April 27. No refunds will be given for cancellations made after April 27. 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 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 HAS ENDED.

REAL ESTATE LENDING COMPLIANCE

MAY 11-12, 2021

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)

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:

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