



2014 Integrated Disclosures: An Overview of the New Requirements (Webinar)

June 11, 2014 ☐ 3:30pm-5:00pm

The Consumer Financial Protection Bureau (CFPB) published final rules to implement the new integrated disclosures on November 20, 2013. The rule completes the Dodd-Frank mandate to combine the disclosures required by the Truth-in-Lending (TILA) and Real Estate Settlement Procedure Acts (RESPA). The 1,888 page final rule is effective on August 1, 2015.

This program provides an overview of the new requirements related to the integrated disclosures.

Upon completion of this 90 minute program, participants understand:

- The coverage rules for the new requirements
- The new Regulation X (Real Estate Settlement Procedures Act) and Regulation Z (Truth in Lending) rules that establish new disclosure requirements and forms for most closed-end consumer credit transactions secured by real property
- The new timing rules, tolerance rules and re-disclosure rules related to the new Loan Estimate and Closing disclosures
- The content of both new disclosures
- The status of the proposal to revise finance charge rules
- The new recordkeeping requirements
- The effective date for the new rules

Creditors have until August 1, 2015 to implement the new rules. This program provides a first look at the extensive new requirements. Participants receive a detailed manual that serves as a handbook long after the program is completed.

Who Will Benefit

The program is designed for managers, loan originators, loan officers, lending assistants, compliance officers, auditors and others with responsibilities for originating mortgage loans.

Webinar Speaker

Jack Holznecht is a principal with Pegasus Educational Services, LLC. He has been delivering the word on lending compliance for 38 years. In 33 years as a trainer over 125,000 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 form, software 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 several state bankers associations. 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. He is also a "BOL Guru" at <http://www.bankersonline.com>.



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Registration Form

Please provide a contact name and email address for each connection. Make copies if more connections are needed.

Name

Email Address

Connection 1. _____

Connection 2. _____

Bank _____

Address _____

City / State/ Zip _____

Phone _____ Fax _____

Payment Options

Check (Made payable to Louisiana Bankers Association)

Visa MasterCard American Express

Card Number _____ Expiration Date _____

Name on Card (please print) _____ Signature _____

Billing Address: _____ Amount to be charged on card \$ _____

I cannot participate in the live program.

Please send me the recording.

\$165 (LBA members)

\$265 (non-members)

*Recording and materials will be emailed after the program.

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please note: Recordings not eligible for SBET funding.**

Registration Fee

\$165 per connection, LBA members

\$265 per connection, nonmembers

Agenda

3:30 p.m. Webinar Begins

5:00 p.m. Webinar Adjourns

Submit registration and view rosters in the

Education Section of LBA's Website, www.lba.org.

Louisiana Bankers Association

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Baton Rouge, LA 70808

225-387-3282

Fax 225-343-3159

Webinar access codes will be sent to registrants with confirmation emails one week prior to session.