



# Real Estate Lending Compliance

July 12-13, 2011 ■ 8:30am - 3:30pm both days  
The Bankers Center ■ Baton Rouge LA

Congress has consistently provided special protection to borrowers who secure loans with their home; and this has never been truer than it is today. As a result, real estate lending is by far the most complex and confusing type of lending.

Comprehensive coverage of the real estate lending requirements of each regulation is provided, along with 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 and the content of the required disclosures.

Every year major changes appear and this year is no exception, with the new SAFE Act rules (registration of mortgage department personnel) and recent major revisions to Regulation Z leading the list.

## WORKSHOP TOPICS

- ◆ Equal Credit Opportunity Act (Regulation B) – including new data collection and reporting requirements for loans to minority-owned, women-owned and small businesses.
- ◆ Fair Housing Act
- ◆ Home Mortgage Disclosure Act (Regulation C) – including a review of the recently expanded data collection requirements.
- ◆ Homeowners Protection Act
- ◆ Flood Disaster Protection Act
- ◆ Fair Credit Reporting Act – includes a review of the new Accuracy and Integrity rules (Effective July 1, 2010) and the new risk-based pricing notice (effective January 1, 2011).
- ◆ Truth in Lending Act (Regulation Z) - includes a review of major new rules (limits on loan originator compensation, new payment schedule disclosures, and new appraisal rules. Effective on various dates in early 2011.)
- ◆ Real Estate Settlement Procedures Act (Regulation X) – includes a review of recent RESPA issues;
- ◆ Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) – registration of mortgage department personnel.
- ◆ Helping Families Save Their Homes Act
- ◆ Dodd-Frank Wall Street Reform and Consumer Protection Act and Mortgage Reform and Anti-Predatory Lending Act.

### Who Will Benefit

Loan Officers, Loan Processors, Auditors, Compliance Officers

### Registration Fee

\$310, per LBA member

\$510, per non-member

### Workshop Instructor

**Jack Holzknecht** is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Kentucky. He is an experienced consultant who has provided training to thousands of bankers and examiners for thirty years. He has the ability to identify the key compliance issues from each regulation. Jack's career began in 1976 as a federal bank examiner. He later headed the form and software and education divisions of a regional consulting company. In that capacity 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 the Georgia, Iowa, Kentucky, Pennsylvania, Nebraska, New York and Texas bankers associations. He developed and delivered compliance training for the FDIC and OTS 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

Name	Email Address
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Bank _____	
Address _____	
City/State/Zip _____	
Phone _____	Fax _____

### Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa  MasterCard

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \_\_\_\_\_

- I am unable to attend. Please send me \_\_\_\_\_ copies of the manual for \$175 (includes shipping and handling).  
 \*Manuals will be shipped after the seminar.
- This training will be covered under SBET (Small Business Employee Training Program). Please send me necessary documentation for reimbursement.

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 (225) 381-3282

### Registration Fee

\$310, per LBA member  
 \$510, per non-member

### Agenda both days

8:15 a.m.	Registration
8:30 a.m.	Program Begins
12:00 p.m.	Lunch
3:30 p.m.	Program Adjourns

### Cancellation Policy & Registration Deadline

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$150 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809.  
 For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$109."

Submit registration and view rosters in the Education Section of LBA's Website, [www.lba.org](http://www.lba.org).