



Loan Applicants & Applications (Webinar)

January 18, 2017 ■ 10:00am - 12:00pm

Join David Dickinson with Banker's Compliance Consulting for a two-hour Applicants and Applications compliance webinar. This informative webinar will cover how to know exactly what is and what is not an application, which is the fundamental block of all other lending compliance issues. Denials, the Notice of Incompleteness, HMDA, TRID and other lending requirements all stem from a full understanding of this issue. A full comprehension of knowing who you can and cannot require to sign liability documents is essential. Mistakes in this area can have HUGE fair lending and civil liability consequences.

This webinar will also focus on Fair Lending. The CFPB has targeted Fair Lending now more than ever. Errors in this area become amplified and inflated and will be even more so when the new HMDA rules take effect in 2018.

This webinar will cover the requirements and guidance related to:

- What is considered a loan application?
- ECOA vs. HMDA vs. TRID?
- When does an inquiry become an application?
- What is a pre-qualification?
- If I have a pre-qualification, do I have to do anything?
- What is a pre-approval?
- If I have a pre-approval, do I have to do anything?
- Must an application be in writing?
- What about applications not received in person?
- Must applications be signed?
- Can I require a spouse or someone else to sign?
- When can I require someone to guaranty or co-sign?

Who Should Attend

This webinar is designed for loan officers, loan processors, compliance, audit and loan operations personnel.

Webinar Speaker



David A. Dickinson's banking career began as a field examiner for the FDIC in 1990. He later became a Loan Officer for a 110-million dollar bank. In 1993, he established Banker's Compliance Consulting. Along with his amazingly talented Team, he has written numerous compliance articles for prestigious banking publications and has developed compliance seminars that Banker's Compliance Consulting produces. He is an expert in compliance regulations. He is also a motivational speaker and innovative educator. His quick wit and sense of humor transforms the usually tiring topic of compliance into an enjoyable educational experience. David is on the faculty of the Center for Financial Training, the American Bankers Association National Compliance Schools and is a frequent speaker at the ABA's Regulatory Compliance Conference. David is also a trainer for hundreds of webinars, is a Certified Regulatory Compliance Manager (CRCM) and has been a BankersOnline Guru for many years. The American Bankers Association honored David with their Distinguished Service Award in 2016. David is CRCM certified.