



# Compliance Rules for Commercial Loans Secured by Real Estate (Webinar)

February 27, 2018 ☐ 3:30pm - 5:00pm

Which regulations apply to **commercial loans** that are secured by **real estate**? Are there any exceptions when the real estate is taken as “an abundance of caution”? Do the commercial lenders and support staff at your bank understand the data collection required for HMDA reportable applications? Is a written application required for a business purpose loan? Join this fast-paced webinar to understand the application process with step by step instructions and actual examples that explain the requirements of applicable regulations in terms that are easy to understand.

## Highlights:

- What factors determine if the application is for business purpose or consumer purpose?
- What are the compliance requirements when real estate is taken as collateral?
- Review of the required disclosure for the “Right to Receive a Copy of Appraisal”. Who gets the notice and what are the timing rules? This DOES apply to 1<sup>st</sup> lien loans of 1-4 units, **regardless of purpose; there is no “business-purpose” exception.**
- What are some common compliance violations in the commercial loan area when real estate has been taken as collateral?
- Review of HMDA requirements and preview of the changes to business purpose loans for the **new HMDA rules that became effective January 1, 2018.**
- Flood insurance violations can be costly. What are some of the unique challenges with commercial buildings and collateral?
- There are four “trip wire” events for flood insurance. Learn about the new rules for “detached structure on residential property”.

## Bonus Tools:

- Matrix of 28 loan types; required disclosures for both consumer and commercial loans with explanations about real estate secured loans.
- Checklists that outline which compliance regulations apply to commercial credit and the exemptions for certain rules.
- HMDA controls for 2018 reporting activity.
- Flood insurance resources.

## Who Should Attend:

This informative session will benefit loan officers, loan assistants, loan operations staff, compliance officers, auditors, and trainers.

## Webinar Speaker:



Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training and began her career in 1978. Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the

Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real life examples.

## Webinar Registration:

Mr./Mrs./Ms. \_\_\_\_\_  
Bank \_\_\_\_\_  
Email Address \_\_\_\_\_  
Branch Street Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Fax \_\_\_\_\_

## Payment Options:

- ☐ Check (Made payable to Louisiana Bankers Association)
- ☐ Visa    ☐ MasterCard    ☐ American Express
- Card Number: \_\_\_\_\_
- Expiration Date: \_\_\_\_\_ Amount to be charged: \_\_\_\_\_
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- ☐ 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 are not eligible for SBET funding**

Submit Registration and view rosters in the Education Section of the LBA’s website, [www.lba.org](http://www.lba.org)

## Agenda

3:30 p.m. Webinar Begins  
5:00 p.m. Webinar Adjourns

## Please check:

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with confirmation emails one week prior to session.**