



Commercial Lending Hotspots (Webinar)

August 13, 2019 ☐ 10:00am - 11:30am

Which regulations apply to commercial loans? What if a loan is secured by real estate? Are there exceptions when real estate is taken as “an abundance of caution”? Can examiners assess civil money penalties for violations? Do your commercial lenders and support staff understand the data collection required for HMDA-reportable applications? Is a written application required for a business-purpose loan? Real-life examples are used to explain how applicable regulations apply during the commercial loan application process.

Program Topics:

- Overview of commercial loan compliance hot spots, including fair housing, Regulation B, Flood Disaster Protection Act, Fair Credit Reporting Act, accommodation loans, HMDA, and insider lending
- High-level review of BSA requirements, including the new *Beneficial Ownership Rules for Legal Entity Customers* that became effective May 11, 2018
- How to determine whether the application is for a business or consumer purposes
- Compliance requirements when real estate is taken as collateral
- Compliance requirements for Regulation B appraisal rules on loan applications secured by a first lien on 1-4 family dwellings (there is no “business-purpose” exception)
- Common commercial loan violations when real estate has been taken as collateral
- Overview of HMDA requirements and review of the rules for business-purpose loans
- Flood insurance challenges with commercial buildings and collateral, including new rules for “detached structure on residential property” with a commercial purpose
- **BONUS:** Matrix of 28 loan types; required disclosures for both consumer and commercial loans with explanations about real-estate-secured loans

Who Should Attend:

Loan officers, loan assistants, loan operations staff, compliance officers, auditors, and trainers

Webinar Speaker:



Susan Costonis is a compliance consultant and trainer and began a career in banking in 1987. She specializes in compliance management along with deposit and lending regulatory training. 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.

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