



Real Estate Lending Compliance

October 17-18, 2019 ▪ 8:30am - 3:30pm (both days)

The Bankers Center ▪ Baton Rouge, LA

Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. There has been an explosion of new lending requirements over the past few years.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, 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, the content of the required disclosures and prohibited acts or practices.

Every year major changes appear and this year is no exception. The continued expansion of the integrated disclosure rules (TRID) continues with massive changes published in July 2017, with mandatory compliance on October 1, 2018. **The new Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) was signed into law on May 24, 2018.** It impacts several sections of Regulation Z. Some of the revised provisions were effective upon enactment, other sections were delayed. Clarification to Regulation B government monitoring information requirements has been published. HMDA/Regulation C underwent massive revisions effective January 1, 2018, were impacted by EGRRCPA on May 24, 2018, and further proposed changes were announced on May 2, 2019. The program and the manual have been completely updated for these rules.

The following laws and regulations are covered:

- Truth in Lending Act (Regulation Z) – includes final TRID rules effective October 1, 2018, and a review of EGRRCPA revisions
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of final servicing rules that were effective April 19, 2018
- Equal Credit Opportunity Act (Regulation B) - includes clarification on the revised rules for collection of government monitoring information and the new residential mortgage loan application
- Fair Housing Act - includes a review of recent enforcement actions and an explanation of the reasonably expected marketing area (REMA) concept
- Home Mortgage Disclosure Act (Regulation C) includes :
 - ◆ The major new Regulation C rules that were effective for the most part on January 1, 2018
 - ◆ A review of the May 24, 2018 EGRRCPA revisions
 - ◆ A review of the Notice of Proposed Rulemaking and the Advanced Notice of Proposed Rulemaking announced on May 2, 2019
- Flood Insurance Rules – includes the Mandatory Acceptance of Private Flood Insurance rules that were effective on July 1, 2019
- Homeowners Protection Act
- Fair Credit Reporting Act – includes a review of the EGRRCPA revisions
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) – includes a review of the EGRRCPA revisions
- Unfair, Deceptive or Abusive Acts or Practices

Where else can you find:

Comprehensive coverage of 10 major federal real estate lending compliance topics in two information packed days; and a 400-page manual that serves as a handbook long after the program has ended.

Who Will Benefit

The program is designed for Compliance Officers, Loan Officers, Loan Processors, Auditors, and others with responsibilities related to the origination and servicing of mortgage loans.

Workshop Instructor

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 43 years. In 38 years as a trainer over 145,000 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 product 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 a number of state bankers associations. As a contractor 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.



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Registration Form

(for additional registrations, please make copies)

Registrant 1

Registrant 2

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

Payment Options

- Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express

Registration Fee
 \$375, per LBA member
 \$675, per non-member

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 :
 \$300 (member fee)
 \$500 (non-member fee)
 (includes shipping and handling)

- 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:

***Manuals will be shipped after the seminar.**

***Please Note: Manual not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 Phone: 225-387-3282
 Fax: 225-343-3159

Registration Fee

\$375, per LBA member
 \$675, 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

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 \$175 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 \$127."

Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808
 For reservations, call (225) 925-3353 and ask for the "Louisiana Bankers Association special room rate of \$89 by mentioning the rate code IX3UX." [Click here](#) to book online.