



# Pandemic Pause: Loan Refinances, Modifications and Servicing Challenges (Webinar)

## June 18, 2020 ☐ 10:00am - 12:00pm

Bankers are challenged almost daily with new and changed requirements to ensure our loan customers and our banks are protected in the midst of a very unique Pandemic Pause. It's critical that we understand the current rules and how the rules have been modified to support the significant financial stress our customers are experiencing. More requests for loan changes are pouring in from our consumer and commercial borrowers. We will explore the multitude of disclosures, compliance actions and reporting required to support changed loan terms. In particular, we'll dig deep into the temporary and permanent rule changes that impact all of the following areas of loan changes in terms.

- Consumer Lending Disclosures
- Fair Lending
- Fair Credit Reporting Act
- Real Estate Appraisal
- Flood Insurance
- Tax Implications
- Defaults and Delinquencies
- Loss Mitigation
- HMDA and CRA Reporting
- Bank Secrecy Act

### Who Should Attend:

This webinar is intended for lending professionals, including consumer and commercial loan officers, processors, closing agents, loan servicing professionals, compliance officers, credit risk managers, auditors, customer service representatives, and senior management.

### Webinar Speaker:



**Patti Joyner** founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever-increasing need for cost-effective regulatory risk management. The company provides in-house training, compliance policy and

procedure development and litigation support. Patti's ability to transform complex requirements into simple, practical solutions is bound by a deep conviction that "excellence is not optional," easily translating into effective answers for community bankers. Patti firmly believes that being a community banker is all about the size of your heart, not your bank's assets! She has a thorough understanding of the current regulatory environment and is able to integrate and streamline competing priorities without compromising compliance, results, or your sanity. Patti loves people and banking - put the two together and its inspiring! Ms. Joyner is a frequent presenter for the American Bankers Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools. Additionally, Patti has delivered many ABA briefing/webcast series on a wide variety of compliance subjects. She works extensively with state and regional banking associations, and enjoys being a frequent speaker for various regulatory and law enforcement agencies. It was Patti's privilege to be named ABA's annual Distinguished Service Award winner for 2018 in recognition of her contribution to the banking industry across our country. Patti is a regularly published

compliance resource for many other regional and national publications. Her high energy style and slightly wicked sense of humor combine to provide entertaining, effective, successful and compliant solutions that will leave a smile in your heart along with answers to your questions. Ms. Joyner has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. Patti earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).

### Webinar Registration:

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

### 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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### Please check:

#### **Registration Fees for LBA Members**

- Live Webinar Connection      \$165 per connection
- Webinar Recording                \$165 per recording

#### **Registration Fees for Non-Members**

- Live Webinar Connection      \$265 per connection
- Webinar Recording                \$265 per recording

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