



Real Estate Lending Compliance (Virtual)

October 12-13 , 2021 ■ 9:00am - 4:00pm (each day)

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 and the changes continue into 2021.

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. Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) continue to unfold. Those provisions impact Regulation Z, Regulation C, the Fair Credit Reporting Act and the SAFE Act. Revisions and clarification of HMDA and Regulation C continue. The program and the manual have been completely updated for these rules.

In these days of the COVID-19 pandemic many lenders are making loans they have not made in the past or are making payment accommodations that they have not made in the past. If great care is not taken, these new efforts designed to provide relief to customers will lead to a COVID Hangover down the road. The presentations have been updated to include suggestions for avoiding the COVID Hangover.

The following laws and regulations are covered:

- Truth in Lending Act (Regulation Z) – includes revisions to the ATR/QM rules and esc row requirements
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of the recent Section 8 (unearned fees and kickbacks) FAQs and foreclosure surge issues
- Equal Credit Opportunity Act (Regulation B) - includes the 2020 Supreme Court ruling and 2021 Interpretative rule on discrimination based on gender identity and sexual orientation
- Fair Housing Act - includes a review of recent redlining cases
- Home Mortgage Disclosure Act (Regulation C) including a review of the final rule that updates thresholds for:
 - ◆ Open-end credit, which is effective on January 1, 2022
 - ◆ Closed-end credit, which was effective on July 1, 2020
- Flood Insurance Rules – includes updated flood and private flood FAQs
- Homeowners Protection Act
- Fair Credit Reporting Act – includes a review of the pending EGRRCPA revisions and Pandemic guidance
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) – includes a review of the EGRRCPA revisions
- Unfair, Deceptive or Abusive Acts or Practices, including a review of 2020 clarification of the abusive standard and the 2021 revocation of the clarification.

Who Should Attend

This 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 45 years. In 40 years as a trainer over 150,000 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

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 _____
Cell _____	Cell _____

Please check:
 Live Stream
 Virtual Seminar Recording

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Please note: If you participate in the Live Stream seminar, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you opt for the On-Demand recording, we will not be able to provide a certificate because we will not be able to track attendance.

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____
 Expiration Date _____
 Credit Card Billing Address: _____ Amount to be charged on card \$ _____
 Signature _____ Name on Card (Please Print) _____

Registration Fee
 \$390, per LBA member
 \$690, per non-member

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on to receive the necessary documentation for reimbursement : _____
***Please note: Recordings are not eligible for SBET funding.**

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Agenda (both days)
 9:00 a.m. Program Begins
 12:00 p.m. Lunch Break
 4:00 p.m. Program Adjourns

Seminar Materials and Instructions

Information to join the virtual seminar and materials will be sent by email in advance of the seminar.