



# Lending Compliance in 2015

May 7, 2015 ▪ 9:00am - 4:00pm

The Bankers Center ▪ Baton Rouge, LA

*What are the latest “hot buttons” in lending compliance?* Learn what’s new, what’s proposed, and what changes need to be made to loan policy, underwriting practices, loan disclosures, loan documentation, and fair lending documentation. This seminar will explain the lending process from application through closing for both consumer and commercial loans. This seminar is designed to explain the major lending regulations in terms that are easy to understand.

What will you need to do in the 87 working days from the seminar until the August 1, 2015 implementation date for the new Integrated Disclosures? Attend this session to get a “game plan” to work smarter, not harder, and be prepared for these sweeping changes. The 43 year history of mortgage disclosure regulation will change dramatically with the “Integrated Disclosures” that were mandated by the Dodd-Frank Act after the “mortgage meltdown”. The new “loan estimate” combines the current Good Faith Estimate and early Truth in Lending disclosures. The new “closing disclosure” combines the final Truth in Lending and HUD-1 or HUD 1-A Settlement Statement.

*Practical suggestions are included to help manage lending compliance issues.* Additional resources include many of the key model disclosures from Regulation Z and Regulation B; Flood Notices; RESPA disclosures, HMDA data collection tips, and suggestions for following the CFPB changes. A matrix for 37 types of Real Estate secured loans and a list of requirements Regulation B, RESPA, Regulation Z, HMDA, and Flood, is also included; a matrix of the 28 types of Real Estate secured loans & requirements for applications taken ON OR AFTER August 1, 2015 because of the change in coverage from the Integrated Disclosure rules.

## What you will learn:

- What violations do examiners cite most frequently in lending compliance exams?
- What are the current “red flags” in Fair Lending? This section includes the three types of discrimination, consequences of violations, tips to avoid fair lending pitfalls, and Interagency Exam Procedures
- Overview of the required basic disclosures by each lending regulation.
- Overview of the **Integrated Disclosure rules that become effective August 1, 2015**
  - ◊ Overview of the new rules for coverage – what’s old and what’s new?
  - ◊ Revised definitions and exemptions
  - ◊ Review of the current Truth In Lending Disclosure compared to Integrated Disclosures
  - ◊ New timing rules for providing disclosures
  - ◊ Rules for shopping for settlement service providers
  - ◊ Limitations and prohibitions on the activities a lender may perform prior to provisions of disclosures
  - ◊ Fee restrictions
  - ◊ Permitted tolerances
  - ◊ Revised estimates and changed circumstance rules
  - ◊ New record retention requirements
  - ◊ Best practices for internal controls and revised monitoring procedures
  - ◊ Strategies for making sure all the bases have been covered and methods to identify common mistakes.
- Review of Flood Insurance issues including required disclosures and coverage calculations; learn how to avoid flood violations that have civil money penalties
- Review of the 2014 CFPB changes to Regulation Z, B & RESPA including documenting the ability to repay, providing appraisal copies and requirements for small servicers and small creditors
- Practical tips to avoid costly fines and lending compliance violations
- **Tools to help manage the changes and BONUS** - Participants will receive links to helpful tools that **include the power point file from class** (that you can use for training & review) and a WORK PLAN to help you prepare for the August 1, 2015 Integrated Disclosures. The WORK PLAN includes references for revised definitions and exemptions. It also includes tasks like identifying affected departments, products, business processes and technology changes along with impacts to key service providers. It will also include the most recent available references from the CFPB, FDIC, OCC and Federal Reserve.

## Who Will Benefit

All lenders and loan support personnel, auditors, compliance officers. This seminar is designed to explain the basic requirements for lending compliance but will also be an effective review for experienced lending personnel.

## Registration Fee

\$225, per LBA member

\$425, per non-member



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## Workshop Instructor



**Susan Costonis** is a trainer and banking consultant. She is also an associate trainer for gettechnical, Inc. She specializes in compliance management along with deposit and lending regulatory training. Her 37 year career in banking and training began with 20 years at First National Bank, an affiliate of First Interstate Bank, in Fort Collins, CO. Susan has been a bank compliance consultant or compliance officer in Louisiana since 1998. During her career, Susan has successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager and completed the ABA Graduate Compliance School. Susan also graduated from the University of Akron with a B.S in Art Education and the Graduate Banking School of the University of Colorado.

## Registration Form

(for additional registrations, please make copies)

### Registrant 1

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

### Registrant 2

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

### Payment Options

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

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 :  
 \$150 (member fee)       \$350 (non-member fee)  
 (includes shipping and handling)

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

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: Manuals not eligible for SBET funding.**

### Registration Fee

\$225, per LBA member  
 \$425, per non-member

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282

### Agenda

8:45 a.m. Registration  
 9:00 a.m. Program Begins  
 12:00 p.m. Lunch  
 4:00 p.m. Program Adjourns

### Registration Fee

\$225, per LBA member  
 \$425, per non-member

### 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 \$100 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 \$119."

**Submit registration and view rosters in the Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**