LBA PROFESSIONAL DEVELOPMENT WEBINAR

Compliance Rules for Commercial Loans Secured by Real Estate (Webinar)

April 24, 2017 ▪ 3:30pm - 5:00pm

Which regulations apply to **commercial loans** that are secured by **real estate**? Are there any exceptions when the real estate is taken as "an abundance of caution"? Do the commercial lenders and support staff at your bank understand the data collection required for HMDA reportable applications? Is a written application required for a business purpose loan? Join this fast-paced webinar to understand the application process with step by step instructions and actual examples that explain the requirements of applicable regulations in terms that are easy to understand

- What factors determine if the application is for business purpose or consumer purpose?
- What are the compliance requirements when real estate is taken as collateral?
- Review of the required disclosure for the "Right to Receive a Copy of Appraisal". Who gets the notice and what are the timing rules? This DOES apply to 1st lien loans of 1-4 units, ***regardless of purpose; there is no "business-purpose" exception.***
- What are some common compliance violations in the commercial loan area when real estate has been taken as collateral?
- Overview of HMDA requirements and preview of the changes to business purpose loans when the ***new HMDA rules become effective January 1, 2018.***
- Flood insurance violations can be costly. What are some of the unique challenges with commercial buildings and collateral?
- There are four "trip wire" events for flood insurance. Learn about the new rules for "detached structure on residential property".

BONUS TOOLS:

- Matrix of 28 loan types; required disclosures for both consumer and commercial loans with explanations about real estate secured loans.
- Checklists that outline which compliance regulations apply to commercial credit and the exemptions for certain rules.
- Step by Step HMDA controls for 2017 reporting activity
- Flood insurance resources
- Collateral checklist
- Fair Lending Policy – Business purpose loans ARE covered by anti-discrimination protections of the Equal Credit Opportunity Act.

Who Will Benefit

This interactive session is a cost-effective way to gain a greater understanding of the rules about processing applications, and complying with regulations triggered by commercial loans secured by real estate. There will be no travel costs, no time lost from work, and no one will be required to leave the institution. This informative session will benefit loan officers, loan assistants, loan operations staff, compliance officers, auditors, and trainers.

Workshop Instructor

Susan Costonis is a compliance consultant and trainer. 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.

LBA PROFESSIONAL DEVELOPMENT WORKSHOPS

Compliance Rules for Commerical Loans Secured by Real Estate (Webinar)

April 24, 2017 ▪ 3:30pm - 5:00pm

Registration Form

(For additional registrations, please make copies.)

Connection 1

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Fax _____

Connection 2

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Fax _____

Payment Options

Registration Fee
$165 per connection, LBA members
$265 per connection, nonmembers

□ 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 cannot participate in the live program.
Please send me the recording :
□ $165 (member fee)
□ $265 (non-member fee)
*Recording and materials will be emailed after the program.

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: Recordings are not eligible for SBET funding.

Registration Fee

$165 per connection, LBA members
$265 per connection, non-members

Agenda

3:30p.m. Webinar Begins
5:00pm Webinar Adjourns

Submit Registrations and view rosters in the Education Section of LBA"s Website, www.lba.org

Louisiana Bankers Association
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282
Fax 225-343-3159

Webinar Access codes will be sent to registrants with confirmation emails one week prior to session.