



2017 Lending Compliance Update (Webinar)

November 8, 2017 ☐ 3:00pm - 5:00pm

“Keeping up” is the most common training goal for compliance and lending personnel. Since the late 1960’s, the steady stream of new consumer laws and regulations has been continuously supplemented by revisions of previously issued regulations. Often, compliance errors occur simply because the lender was unaware of the change.

The volume of changes to lending compliance laws and regulations has continued at a rapid pace in 2017. The changes come, in large part, from TRID amendments, revised mortgage servicing rules, proposed HMDA and ECOA regulations, and the new CFPB concept of regulation by enforcement.

TOPICS

The webinar covers developments within the last 12 months for the:

- Truth in Lending Act/ Regulation Z
- Home Mortgage Disclosure Act
- Equal Credit Opportunity Act
- Real Estate Settlement Procedures Act
- Military Lending Act
- Fair Housing Act
- And much more

Issues to be discussed include:

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| <ul style="list-style-type: none"> • Truth in Lending/Regulation Z: <ul style="list-style-type: none"> ◊ Amendments to the integrated disclosure rules (Published July 2017) ◊ Daylight Savings Time adjustment ◊ Adjustment to annual thresholds • HMDA/Regulation C: <ul style="list-style-type: none"> ◊ Final Amendments to Regulation C (Published August 2017) ◊ Release of Formatting Tool, HMDA Platform, Geocoding Tool, and Check Digit Generator • ECOA/Regulation B: <ul style="list-style-type: none"> ◊ Revised Uniform Residential Loan Application (1003) ◊ Proposed revisions to Regulation B to correlate with HMDA changes | <ul style="list-style-type: none"> • Military Lending Act: <ul style="list-style-type: none"> ◊ Effective date for credit card rules • RESPA/Regulation X: <ul style="list-style-type: none"> ◊ Revised Servicing Rules (effective October 2017 and April 2018) • Consent decrees from CFPB, DOJ and HUD: <ul style="list-style-type: none"> ◊ Redlining ◊ Fair Lending ◊ UDAAP ◊ Parental Leave Policy and Procedures • Appraisal Shortages • And much more |
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This webinar provides a high-level review of the essential information on lending compliance topics in one program; thereby saving the attendee time and their institution money. The 300+ page manual serves as a handbook long after the program is completed. Participants are able to:

- Understand recent changes
 - Develop a plan to implement pending changes
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Who Should Attend

This program is designed for compliance officers, loan officers, auditors and others who are familiar with the basic requirements of the covered regulations.

Webinar Speakers

Jack Holz knecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 40 years. In 35 years as a trainer, over 125,000 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.

Kelly M. Owsley, CRCM is Directing of Training Services for Compliance Resource, LLC. Kelly's career in banking began in 2000. Since then she has worked for financial institutions ranging in asset size from \$250 million to \$3 billion. Kelly has worked in numerous areas of the financial services industry including retail branch management, lending, product development and training. In addition, Kelly spent three years in a training and development role with CUNA Mutual Group servicing the largest credit union in the United States. Most recently, she served as the Vice President of Compliance, BSA Officer and CRA Officer for a community bank in Kentucky where she was responsible for implementing and training all compliance related topics. Kelly holds a Bachelor of Science degree in Accounting from the University of Kentucky and is a Certified Regulatory Compliance Manager.