

Consumer Lending School



When

March 11-12, 2019

8:30 a.m. Registration

9:00 a.m. - 4:00 p.m.



Where

School Location

Arkansas Bankers Association
1220 W. 3rd Street | Little Rock

Accommodations

Hilton Garden Inn | (501) 244-0044

Group rate: \$119 per night, plus applicable room tax. Please reference the Arkansas Bankers Association Corporate Code of N3197385

Holiday Inn Presidential | (501) 375-2100 or (866) 900-7625

Group rate: \$97 per night, plus applicable room tax. Please reference the Arkansas Bankers Association Rate Code of IL64N



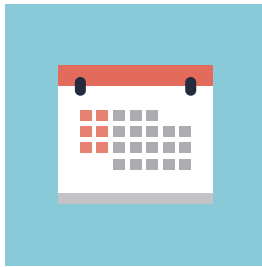
How to Register

Log on to www.arkbankers.org/ABA/Schools/ConsumerLending.aspx and click the register button.



Who Should Attend

- Loan Officers
- Loan Processors
- Credit Administration



Topics of Discussion

Monday, March 11

- Define consumer lending
- Review consumer, personal, & household loan purposes
- Discuss the concept of gathering complete information from applicants
- Review the steps in evaluating the applicant credit Information
- Making the best loan decision
- Review the basics of consumer loan documentation
- Discuss consumer loan collection issues
- Review the following Federal and State lending regulations:
 - Equal Credit Opportunity Act as implemented by Regulation B
 - Regulation P (Privacy)
 - Truth-in-Lending Act as implemented by Regulation Z
 - Home Owner Equity Protection Act
 - The Fair Credit Reporting Act
 - USA PATRIOT Act - Customer Identification Program Requirements

Tuesday, March 12

- Review basic residential loan products
- Using the uniform residential loan application
- Evaluating residential loan application information
- Surveys, title commitments and final title policies
- Basic appraisal and evaluation compliance requirements
- Federal lending regulations to include:
 - The Equal Credit Opportunity Act, Regulation B
 - The Fair Housing Act
 - Truth-in-Lending/Real Estate Settlement Procedure Act
 - The Home Mortgage Disclosure Act
 - The Flood Disaster Protection Act



Contact Us

Professional Development Department
(501) 376-3741
kami.coleman@arkbankers.org

Enhanced 2-day curriculum gives you broader coverage with less time out of the bank!



Why attend this School?

- Learn how to originate loans to qualified consumer and residential borrowers, to minimize collection problems and loan losses
- Find the keys to maintaining compliance with ever-changing fair lending regulations
- Strengthen your loan processing and credit administration skills
- Gain more of your customers loyalty
- Establish a network of peer lenders for continued support

Quickly earn 12 Continuing Professional Education (CPE) Credits with this school!



John Cochran
Cochran Associates LLC
Jefferson City, Missouri

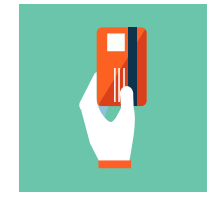
John Cochran has served in various lending and senior management positions including President and CEO of a community bank. John established Cochran Associates LLC in 2000 to provide bank training and consulting services. To date, he has presented lending seminars for many state banking associations and annually participates in several commercial lending schools as a principal instructor or sole presenter. He is also a member of the Pacific Coast Banking School where he presents a series of lectures on the topic of credit risk management.



Pricing
ABA Members
 Early Pricing: \$650; After Feb. 11: \$750
Non-Members
 Early Pricing: \$1,300; After Feb. 11: \$1,500



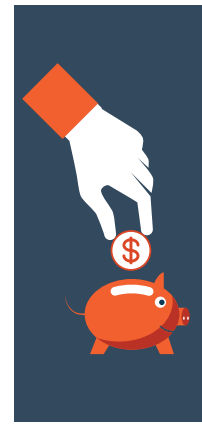
www.arkbankers.org/ABA/Schools/ConsumerLending.aspx



Consumer Lending School



Two day format targets consumer lending essentials!



Learn more at
www.arkbankers.org/ABA/Schools/ConsumerLending.aspx