

# Real Estate Lending Compliance

March 7-8, 2019



## STAY AHEAD OF THE EVER CHANGING REGULATIONS

This 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. The continued expansion of the integrated disclosure rules (TRID) continues with massive changes published in July 2017, with mandatory compliance on October 1, 2018. The new Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) was signed into law on May 24, 2018. It impacts several sections of Regulation Z. Some of the revised provisions were effective upon enactment, other sections are delayed. Clarification to Regulation B government monitoring information requirements has been published. Massive revisions to HMDA/ Regulation C were effective January 1, 2018 and are impacted by EGRRCPA.

The program and the manual have been completely updated for these rules.

## ON THE AGENDA

The following laws and regulations are covered:

- Truth in Lending Act (Regulation Z)
- Real Estate Settlement Procedures Act (Regulation X)
- Equal Credit Opportunity Act (Regulation B)
- Fair Housing Act
- Home Mortgage Disclosure Act (Regulation C)
- Homeowners Protection Act;
- Fair Credit Reporting Act
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Unfair, Deceptive or Abusive Acts or Practices
- Mandatory Acceptance of Private Flood Insurance which are effective on July 1, 2019.

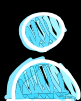
## ABOUT THE INSTRUCTOR

**Jack Holzkecht** is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 43 years.



In 38 years as a trainer over 145,000 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.



### WHO SHOULD ATTEND

- Compliance Officers
- Loan Officers
- Auditors



### WHEN

March 7-8, 2019  
9:00 a.m. – 4:30 p.m.



### WHERE

Arkansas Bankers Association  
1220 W. 3rd Street | Little Rock  
501-376-3741

# Arkansas Bankers Association Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

## REAL ESTATE LENDING COMPLIANCE

March 7-8, 2019

Arkansas Bankers Association

### REGISTRATION INFORMATION

Registrant #1 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Registrant #2 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Registrant #3 Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Bank/Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Registration Contact \_\_\_\_\_

Phone \_\_\_\_\_

### PAYMENT INFORMATION

Charge my:  Mastercard   Visa 

Account Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ CSC Number \_\_\_\_\_

*(3-digit security code on back of your card)*

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741.

Note: Non-Members must pay with credit card or check prior to the event.

Email: [brenda.scarbrough@arkbankers.org](mailto:brenda.scarbrough@arkbankers.org)  
[kami.coleman@arkbankers.org](mailto:kami.coleman@arkbankers.org)

Fax: (501) 376-9243

Mail: Check Payable to  
Arkansas Bankers Association  
Professional Development Department  
1220 West Third Street  
Little Rock, AR 72201

#### ABA USE ONLY:

Registered: \_\_\_\_\_

Amount: \_\_\_\_\_

Received: \_\_\_\_\_

### REGISTRATION FEES

#### ABA Members:

Early Registration Price: \$650; After February 7: \$750

#### Non-Members:

Early Registration Price: \$1,300; After February 7: \$1,500

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. To receive a registration confirmation, please provide an e-mail address on the registration form. If you do not receive a confirmation within 48 hours, please check with the ABA.

### HOTEL INFORMATION

This seminar will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Locally Negotiated Rate has been reserved for your convenience at the following hotels:

#### Holiday Inn Presidential | (501) 375-2100

Group Rate: \$97 | Group Code: IL64N

#### Hilton Garden Inn | (501) 244-0044

Group Rate: \$119 | Group Code: N3197385

### CANCELLATION

Register before February 7 if possible. Full registration fees will be refunded if a cancellation is received before February 21. No refunds will be given for cancellations made after February 21. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

### MORE INFORMATION

- Registration will begin at 8:30 a.m. on February 7.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

### CONTINUING EDUCATION



Attendants qualify for 12 Continuing Professional Education (CPE) Credits in Specialized Knowledge & Applications in group-live training. No advance preparation is required.

The Arkansas Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.nasbaregistry.org](http://www.nasbaregistry.org).

An application has been made for AmBA Professional Certification credits through the American Bankers Association for the Real Estate Lending Compliance seminar.

### INCLEMENT WEATHER POLICY

Cancellations due to inclement weather are refundable. If you have questions concerning the status of an ABA program due to inclement weather, please call (501) 376-3741 or visit [www.arkbankers.org](http://www.arkbankers.org) for further information.