When
March 10-11, 2020
8:30 a.m. Registration
9:00 a.m. - 4:00 p.m.

Where
Arkansas Bankers Association
Professional Development Training Center
1220 W. 3rd Street | Little Rock

Accommodations
This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

Hilton Garden Inn Downtown | (501) 244-0044
Group Rate: $122 | Group Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: $159 | Group Code: A5698

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

Contact Us
Professional Development Department
501.376.3741
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Day One
- Define Consumer Lending
- Review Consumer, Personal, and 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

Day Two
- 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
    - Definition of Appraisal
    - Notice of the Right to Receive a Copy of an Appraisal
  - The Fair Housing Act
  - Truth-in-Lending/Real Estate Settlement Procedure Act
    - Loan Estimate Disclosure
    - The Closing Disclosure
  - The Home Mortgage Disclosure Act
  - The Flood Disaster Protection Act

“Very knowledgeable and was able to convey that knowledge in a way I could understand it.”

“I found John Cochran to be very knowledgeable and entertaining. He definitely kept my attention throughout!”

“The speaker managed to take a topic which could have been very dull and he made it a very engaging, enjoyable class.”
Enhanced two-day curriculum gives you broader coverage with less time out of the bank!

**Why attend this School?**
This two-day school is designed to prepare consumer lenders to meet two primary challenges. The first challenge is to originate loans to qualified consumer and residential borrowers and minimize collection problems and loan losses. The second challenge is to be in compliance at all times with ever-changing fair lending regulations.

**Who Should Attend?**
Community bankers and lenders who participate in their bank’s consumer loan origination process. Newly appointed loan officers and members of the bank’s credit administration and loan processing areas will especially benefit.

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**Pricing**

**ABA Members**
Early Pricing: $680
After February 10: $780

**Non-Members**
Early Pricing: $1,360
After February 10: $1,560

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

Learn more at [www.arkbankers.org/ABA/Schools/ConsumerLending.aspx](http://www.arkbankers.org/ABA/Schools/ConsumerLending.aspx)