

# VIRTUAL SERIES

# Real Estate Lending Compliance Workshop



## WHEN

July 30 - August 2, 2024  
8:30 a.m. - 12:30 p.m.

## WHERE

Comfort of your own desk

Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their homes. There has been an explosion of new lending requirements over the past few years, and the changes continue into 2021. Every year, major changes appear, and this year is no exception.

Proposed revisions to Regulation B and flood insurance and a major emphasis on fair lending compliance are the most notable topics on the horizon. The program and the manual have been completely updated for these rules.

## TOPICS:

- Truth in Lending Act (Regulation Z) – includes the Pandemic guidance, revisions to ability-to-repay/qualified mortgage rules and escrow requirements for HPML, and recently updated thresholds.
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of the recent Section 8 (unearned fees and kickbacks) FAQs.
- Equal Credit Opportunity Act (Regulation B) – includes an update on the status of the revised residential mortgage loan application, Pandemic guidance, and the interim rule on sex discrimination.
- Fair Housing Act – includes a review of recent redlining cases.
- Home Mortgage Disclosure Act (Regulation C).
- Flood Insurance Rules – includes new and revised Q & As.
- Fair Credit Reporting Act – Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Unfair, Deceptive or Abusive Acts or Practices, including the revocation of the clarification of the abusive standard.

## WHO SHOULD ATTEND?

Compliance Officers, Loan Officers, Loan Processors, Auditors, and others with responsibilities related to the origination and servicing of mortgage loans.

## ABOUT THE INSTRUCTOR



Kimberly Boatwright, CAMS, CRCM, is EVP and Director of Risk and Compliance at Compliance Resource, LLC, and has over two decades of experience in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation. She is a thought leader who specializes in Fair Lending, Anti-Money Laundering, OFAC, and consumer compliance. During her career, she has worked for and consulted with all types of financial institutions, helping to establish and evolve compliance and risk programs. She is a frequent public speaker, trainer, and author on compliance and risk management topics. Kimberly is a Certified Regulatory Compliance Manager and a Certified Anti-Money Laundering Specialist.

## REGISTRATION FEES

### ABA Members:

Early Registration Price: \$680; After July 2: \$780

### Non-Members:

Early Registration Price: \$1,360; After July 2: \$1,560

## CANCELLATION

Full registration fees will be refunded if a cancellation is received before July 16. No refunds will be given for cancellations made after July 16. All cancellations must be submitted in written format prior to the event.

## VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

# REAL ESTATE LENDING COMPLIANCE WORKSHOP

**JULY 30 - AUGUST 2, 2024**

Bank/Company Name \_\_\_\_\_ Phone \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

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

Registration Contact \_\_\_\_\_ Phone \_\_\_\_\_ E-mail \_\_\_\_\_

## PAYMENT INFORMATION

Charge my:  Mastercard   Visa   
 American Express   Discover 

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

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

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

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

Billing Zip Code \_\_\_\_\_

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

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

**Email:** abigail.johnson@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:

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

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