The 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.

In these days of the COVID-19 pandemic many lenders are making loans they have not made in the past or are making payment accommodations that they have not made in the past. If great care is not taken, these new efforts designed to provide relief to customers will lead to a COVID Hangover down the road. The presentations have been updated to include suggestions for avoiding the COVID Hangover.

**TOPICS**

Here are a few of the topics that will be covered:
- Truth in Lending Act (Regulation Z) – includes the Pandemic guidance
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of Section 8 actions
- Equal Credit Opportunity Act (Regulation B)
- Fair Housing Act
- Home Mortgage Disclosure Act (Regulation C)
- Flood Insurance Rules
- Homeowners Protection Act
- Fair Credit Reporting Act
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Unfair, Deceptive or Abusive Acts or Practices, including a review of recent clarification of the abusive standard

**LED BY**

Jack Holzknecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 44 years. Jack has been an instructor at compliance schools presented by a number of state bankers associations. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

**WHO SHOULD ATTEND**

- Compliance Officers
- Loan Officers & Processors
- Auditors

**WHERE**

Comfort of your desk—One connection for your bank means training opportunities for multiple employees
REGISTRATION INFORMATION

Registrant #1 Name ____________________________________________
Title _________________________________________________________
Email _________________________________________________________

Registrant #2 Name ____________________________________________
Title _________________________________________________________
Email _________________________________________________________

Registrant #3 Name ____________________________________________
Title _________________________________________________________
Email _________________________________________________________

Bank/Company _________________________________________________
Address _______________________________________________________  
City ___________________ State _________ Zip ________________
Billing Contact _______________________________________________
Phone _________________________________________________________

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)

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. Please do not email credit card information.

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

Email: 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

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REGISTRATION FEES
ABA Members:
Registration Price: $680 for first connection; $199 for each additional connection

Non-Members:
Registration Price: $1,360 for first connection; $398 for each additional connection

CANCELLATION
Full registration fees will be refunded if a cancellation is received before July 21. No refunds will be given for cancellations made after July 21. 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.

The “Virtual Live” training day will be:
8:45 a.m. – 9:00 a.m. Log In and Registration
9:00 a.m. – 12:00 p.m. Instruction
12:00 p.m. – 1:00 p.m. Lunch
1:00 p.m. – 3:00 p.m. Instruction
3:00 p.m. – 3:30 p.m. Q&A and Adjournment

MORE INFORMATION
You should receive your log-in information and any material for the webinar via e-mail within a week before the session. If you need additional information or do not receive your log-in information, please contact the ABA Professional Development Department at (501) 376-3741.