COMPLIANCE FOR LOANPROCESSORS

Over the last few years, lending compliance has become more and more confusing, as the rules have become more and more complex. Loan processors often have been forced to deal with the changes by learning the “buttons to push”, without being given an understanding of the underlying regulatory requirements.

This course is designed to enhance understanding of those regulatory requirements, including the October 1, 2018 TRID changes. This course will focus on the documents – the most important portion of the processor’s job. Errors in documents can cost banks thousands of dollars, and, as with the advent of the Dodd-Frank regulations and the TRID documents, the risks have increased.

The course will discuss the existing forms and their requirements. It will review potential pitfalls, the risks of errors, and the decision making process to avoid these negative outcomes.

Attendees should be prepared for a longer than normal seminar, due to the volume of material that will be presented.

Who Should Attend?

While others in the bank may benefit and are welcome, this course is designed specifically for loan processors and their management.

Topics To Be Covered

TRID Timing Issues in general
The Initial Documents
- Loan Estimate Completion
- ARM Disclosures and Booklets
- Credit Score / Notice to Home Loan Applicant
- Affiliated Business Arrangement Disclosure
- Flood Documents

The Closing Documents
- Closing Disclosure
- Determining HPML Status
- Rescission
- Escrow Disclosure
- PMI Disclosure
- Servicing Transfer Disclosure
- Negative Information Disclosure

Presenter

Bill Elliott, CRCM, Senior Consultant and Manager of Compliance

Bill Elliott has over 40 years of banking experience. As a compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

Compliance For Loan Processors

(Dept. 7)
Please type or print legibly.
Copy this form for additional participants.

_____
Name

_____
Nickname for Badge

_____
Bank/Firm

_____
Address

_____
City/State/Zip

_____
Phone Fax

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Emergency # (In case of bad weather, etc.)

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E-Mail

Fees
☐ $225 IBA Member
☐ $155 Additional Attendees from Same Institution

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% Surcharge for Non-Members.

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Account Number Exp. Date

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IBA Foundation Inc.
8425 Woodfield Crossing, 155E
Indianapolis, IN 46240-0048

317-387-9380 Fax: 317-333-7162

Register Online:
www.indianabankers.org

FEES AND LOCATION

The following fees include the program, training materials, continental breakfast, lunch and refreshments:

IBA Members
$225 First Person
$155 Additional Attendees from Same Institution

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. 100% Surcharge for Non-Members. will be applied.

This seminar will be held on Wednesday, August 21, 2019 at the IBA Center for Professional Development located at 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. Directions, map & a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

AGENDA

8:30 a.m.	Registration & Cont. Breakfast
9:00 a.m.	Program Begins
12:00 Noon	Lunch (included)
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

SPECIAL ACCOMODATIONS

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

CONFIRMATION/CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form or contact Marcy Borden at 317-387-9380 or via e-mail at mborden@indianabankers.org.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations 1 day prior or on the day of the program. Substitutions are welcome at anytime.

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COMPLiANCE FOR LOAN PROCESSORS

AUGUST 21, 2019

Indiana Bankers Association
Center for Professional Development
Indianapolis, IN

IBA INDIANA BANKERS ASSOCIATION

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