

mba
Michigan Bankers Association



**LANSING COMMUNITY
COLLEGE WEST CAMPUS**

LANSING, MICHIGAN

ENLIST TODAY!



This one and a half day workshop provides understanding of the new federal lending regulations.

DESIGNED FOR:

Those who work with mortgage loans.

This intense workshop will give lending staff the knowledge of compliance requirements triggered during the life cycle of mortgage loan transactions. We'll stop and slow down at each obstacle where something new has affected the mortgage lending process.

We'll cover the following regulations with an emphasis on the new requirements and how these rules affect mortgage lending:

- Regulation B – ECOA
- Flood Insurance
- RESPA
- Privacy
- Regulation C – HMDA
- Regulation Z – TIL
- FACT Act

WHAT YOU WILL LEARN:

• Applications

Compare and contrast the different regulatory definitions of an application.

• Shopping Disclosure and Worksheets

Complete and deliver accurate preliminary disclosures.

• Pre-Qualification and Pre-Approval

Identify how the new RESPA rules affect your ability to pre-qualify applicants.

• Changed Circumstances

Recognize and understand the consequences associated with new changes and how they affect your lending process.

• Pre-Closing

Identify potential pre-closing compliance requirements and provide resolution prior to loan consummation.

• Post Closing

Recognize and address the applicable post-closing compliance monitoring and reporting responsibilities.

PRESENTER:

Jerod Moyer, CRCM, Consultant, Banker's Compliance Consulting

Jerod has a strong compliance background which includes compliance positions with an \$800 million dollar, five bank holding company and an \$840 million dollar bank. His experience as an internal bank compliance officer enables him to assist banks in understanding and organizing compliance programs. Being a banker first, then changing careers to assist the banking industry as a regulatory compliance consultant, gives Jerod a unique blend of experience to share.

His knowledge allows him to take compliance issues presented, correlate them to his own past experiences and provide practical solutions. He counsels financial institutions on numerous regulations, performs reviews and conducts training for institutions that is tailored to their specific requirements.

SCHEDULE:

- Continental Breakfast: 8:00 a.m.
- Day One 8:30am-4pm
- Lunch: Noon
- Day Two: 8:30am-12:30pm
- Dress is business casual
- Confirmation will be e-mailed upon receipt of registration
- Continuing education credits are available

Name: _____

Title: _____

Bank/Firm: _____

Address: _____

City/St/Zip: _____

E-mail Address: _____

Phone: _____

Fax: _____

EARLY BIRD AND MULTIPLE DISCOUNTS:

(Early Bird) By Mar 1, 2012

MBA Members: \$275

2-4 Attendees: \$225

5-7 Attendees: \$175

After Mar 1, 2012

MBA Members: \$295

2-4 Attendees: \$250

5-7 Attendees: \$200

ACCOMMODATIONS:

Please ask for MBA preferred rates.

DOWNTOWN:

Radisson

111 N. Grand Ave.

Lansing, MI 48933

517-482-0188

www.radisson.com

NORTH:

Courtyard by Marriott

2710 Lake Lansing Rd.

Lansing, MI 48912

517-482-0500

www.marriott.com

WAYS TO REGISTER:

Online: <http://bit.ly/MBAregistration>

Mail: Michigan Bankers Association

507 S. Grand Ave.

Lansing, MI 48933

Phone: (517) 485-3600 **Fax:** (517) 487-1235

E-mail: mbaregistrations@mibankers.com

If you have a food allergy please check here.

Please identify: _____

METHOD OF PAYMENT: (check one) _____

Check payable to Michigan Bankers Association

MasterCard Visa AMEX

Credit Card Number: _____

Signature: _____ Exp. Date: ____/____

Print Name of Cardholder: _____

Cancellations: The MBA will refund registration fees for cancellations received in writing more than three business days prior to the event. Substitutions are always welcome.

LOCATION:

Lansing Community College West

5708 Cornerstone Drive

Lansing, 48917



Michigan Bankers Association

507 S. Grand Ave.
Lansing, MI 48933

April 11-13, 2012

BEST 2012

Grand Traverse Resort & Spa,
Traverse City

June 19-22, 2012

MBA 126th Annual Convention
Grand Hotel, Mackinac Island



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