

JUNE 7, 2022 - WICHITA

JUNE 8, 2022 - LAWRENCE

This timely workshop will provide an overview of the consumer and real estate lending requirements from selected regulations, along with comprehensive coverage of selected topics, purpose of the regulations, and changes and updates regarding several regulations.



WHO SHOULD ATTEND

Attorneys, consumer lenders, commercial lenders, branch managers, senior or chief lending & credit officer, loan review personnel, compliance officers, loan operations personnel.

TOPICS TO BE COVERED:

I. RESPA

- A. Purpose of the law
- B. Recent updates/changes
- C. TRID Disclosures Overview
 - 1. LE/CD
 - 2. Prequalification vs Application

II. TILA

- A. Purpose of the law
- B. Recent updates/changes
- C. HOEPA
 - 1. Additional disclosures required
- D. Advertising

III. ECOA

- A. Purpose of the law
- B. Appraisal rules
- C. Fair lending
 - 1. General Requirements
 - 2. Information that can be requested
 - 3. Adverse Action

IV. HMDA

- A. Purpose of the law
- B. Recent updates/changes

V. FCRA

- A. Purpose of the law
- B. FCRA Overview
- C. FACTA
 - 1. Red flags

VI. SAFE Act

- A. Purpose of the law
- B. Licensing and Professional Education Requirements
- C. Unique NMLS Identifier

VII. Flood Insurance Regulations

- A. National Flood Insurance Act of 1968
- B. Flood Disaster Protection Act of 1973
- C. Biggert-Waters Flood Insurance Reform Act of 2012

VIII. CRA

- A. Purpose of the law
- B. Requirements in relation to mortgage lending



PROGRAM PRESENTER MELISSA WALKER

PARTNER ENABLEMENT CONSULTANT, WORKFORCE SOLUTIONS - EQUIFAX

Melissa brings more than 30 years of mortgage experience to this presentation. After owning a mortgage broker company for 10 years, she worked on the wholesale side of the industry for over six years. Currently she is Partner Enablement Consultant, Workforce Solutions with Equifax.

REAL ESTATE LENDING COMPLIANCE

JUNE 7, 2022 | HOMEWOOD SUITES, 1550 N. WATERFRONT PARKWAY, WICHITA, KS - (316) 260-8844

JUNE 8, 2022 | THE OREAD HOTEL, 1200 OREAD AVENUE, LAWRENCE, KS - (785) 843-1200



PROGRAM AGENDA

Registration: 8:30 a.m.

Program: 9:00 a.m. - 3:00 p.m.

Lunch: 12:00 p.m. - 12:45 p.m.

EARLY BIRD REGISTRATIONS POSTMARKED ON OR BEFORE MAY 31, 2022.

 KBA Members
 Non KBA Members

\$279 per person
\$560 per person

REGISTRATIONS POSTEDMARKED AFTER MAY 31, 2022.

\$379 per person
\$660 per person

We understand circumstances arise requiring cancellation - if you cancel up to 3 business days before the program, your registration fee will be refunded. Substitutions are always welcomed with advanced notice. If you have special dietary needs, please contact the KBA office. If you have a disability, and request special accommodations, please contact the KBA office. Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event. **Cancellations must be received by June 4, 2022. No video or audio recording allowed.**

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

THREE WAYS TO REGISTER:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at www.ksbankers.com