

Mortgage Lending: Compliance & Safety/Soundness Requirements

Distance Learning

Wednesday, January 20, 2010 • 3:00 pm – 4:30 pm Eastern

Mortgage lenders have at least 12 compliance regulations to follow for every real estate loan, not to mention safety and soundness issues! This session will cover from inquiry to closing (even turn down if applicable) and address each regulation and safety and soundness issue as it applies. Learn the dos and don'ts, plus the hot issues during loan-compliance and safety-and-soundness exams.

HIGHLIGHTS

- Regulation B issues – application, fair lending, appraisal notice, monitoring information, etc.
- Underwriting criteria – debt ratios, loan-to-value ratios, stress/sensitivity testing, credit reports
- Early disclosures for RESPA, Reg Z, insurance, etc.
- Closing documents – truth in lending, right of rescission, flood notice
- Other important issues – OFAC, CIP, privacy, FACT Act, and more
- Adverse action issues

ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of *The Bank Deposit Documentation Manual for Front-Line Personnel*, published by Bankers Publishing Company, and is well represented in numerous industry publications.

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