

# When Do We Have a Legal Loan Application Under the Revised Reg Z & RESPA Rules?

DISTANCE LEARNING

Wednesday, July 7, 2010 • 3:00 pm – 4:30 pm Eastern

*“All she did was ask a few questions about our loans (or go to our Web page). Do we really need to give disclosures, send an adverse action notice, or count her on our HMDA LAR?”*

How many times have you asked, or been asked these questions? Do you know exactly when your loan-tracking responsibilities begin? You don't want examiners to uncover a documentation trail for a possible loan application that was missed for the LAR, or adverse action, or both.

Explore this frequent, high-exposure “legal” issue and give your application process its periodic compliance check-up. When a potential borrower starts asking questions, more regulations apply than you may realize and the most-recent changes to **Reg Z** and **RESPA** are at the top of that list!

## HIGHLIGHTS

- When do your loan-tracking responsibilities begin?
- How to handle differing regulatory definitions of “application” (TILA, ECOA, RESPA, HMDA)
- When and how do the newest changes to Reg Z and RESPA come into play?
- Are there Fair Lending issues to consider?
- Prequalification and pre-approval requests
- Telephone, Internet, and electronic-banking applications
- The usefulness of internal operating procedures for documenting inquiries vs. applications

## 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. 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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**Sign Us Up!**

**When Do We Have a Legal Loan Application?**

**July 7, 2010**

Credit Union \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person \_\_\_\_\_

Format Ordered

Email Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_



## Payment Method:

\_\_\_ Enclosed is a share draft/check for \$ \_\_\_\_\_ payable to Tennessee Credit Union League.

\_\_\_ A share draft/check for \$ \_\_\_\_\_ payable to Tennessee Credit Union League will follow.

\_\_\_ I authorize Vol Corp Credit Union to debit the credit union account for \$ \_\_\_\_\_

Account #: \_\_\_\_\_ Authorized Signature: \_\_\_\_\_

(Requires prior completion of Authorization Agreement for Direct Payments [ACH Debits].)

**Distance Learning**