



TENNESSEE BANKERS  
ASSOCIATION *Service Since 1899*



# Compliance with Federal Real Estate Lending Regulations

**A comprehensive seminar  
covering regulations  
affecting  
consumer loans**



**September 13 & 14, 2022  
Virtual Only**

**September 19 & 20, 2022  
TBA Barrett Training Center, Nashville**

# Compliance with Federal Real Estate Lending Regulations



**A comprehensive seminar covering regulations affecting consumer loans**

The *Compliance with Federal Real Estate Lending Regulations* is a comprehensive, two-day seminar presented by ProBank Austin. The nature and size of the regulatory environment has grown to the point that the topics cannot be adequately covered in less time. This program is designed to offer the attendee instruction on all the topics that affect consumer mortgages and is structured to address fair lending topics followed by a focus on disclosures and contract provisions of the major consumer protection topics such as Regulation Z, RESPA and others.

This program is a must for those entering the “regulatory compliance world” or those responsible for “pre” closing file preparation or “post” closing file review. Attendees will receive one of the most highly regarded manuals in the industry (more than 500 pages of content), that will likely be referred to on countless occasions.

## **WHO SHOULD ATTEND**

This program is suitable for compliance officers, lenders, loan administration personnel, and auditors. Program content is presented at the basic to intermediate levels and focuses on federal law. Attendees should be generally familiar with lending terms and procedures. This is the annual review for those who realize the breadth of their task and know that, without help, they cannot read enough to keep up in this area.

## **PROGRAM LEVEL**

Intermediate

## **PREREQUISITES**

Basic knowledge of lending regulations

## **ADVANCED PREPARATION**

None

# Program Topics

## **EQUAL CREDIT OPPORTUNITY ACT - REGULATION B**

- Identification of the prohibited basis
- Required collection of monitoring information
- Permissible questions
- Spousal signatures

## **FAIR HOUSING ACT**

- Coverage and prohibited practices

## **FAIR CREDIT REPORTING ACT/FACT ACT**

- Permissible purposes and use of reports
- Risk-based pricing notices
- FCRA adverse action notices

## **UNFAIR, DECEPTIVE OR ABUSIVE ACTS OR PRACTICES**

- Standards of determining what's unfair, deceptive or abusive

# Emphasis on Disclosures

## **THE INTEGRATED MORTGAGE DISCLOSURES UNDER THE TRUTH-IN-LENDING ACT AND THE REAL ESTATE SETTLEMENT PROCEDURES ACT**

- Definitions
- The loan estimate
- The closing disclosure
- Timing and delivery and waiting period requirements
- Fee restrictions
- Rules for issuing revised and corrected disclosures

## **TRUTH-IN-LENDING ACT - REGULATION Z (CLOSED-END CREDIT)**

- Coverage and exemptions
- Adjustable Rate Mortgage Disclosures
- Identifying HOEPA (Sec. 32) and HPMLs (Sec. 35), including escrow and additional appraisal requirements
- Rescission pitfalls
- Ability-to-repay and qualified mortgages
- Servicing requirements including closed-end periodic statements

# Program Topics, continued

## REAL ESTATE SETTLEMENT PROCEDURES ACT

- Current coverage and exemptions
- Disclosures regarding force placement of insurance
- Mortgage servicing policies
- Early intervention, continuity of contact, and loss mitigation procedures
- Proper administration of escrow accounts
- Prohibition of referral fees

## FLOOD DISASTER PROTECTION ACT

- When flood determinations are required
- Use of previous determinations
- Accuracy, content, and timing of required notices
- Rules regarding escrow and revised notices
- Force-placement
- Penalties for noncompliance

## The Manual

Attendees receive a manual with a detailed outline on each discussion topic, plus the following additional topics:

- Homeowners Protection Act
- Homeownership counseling
- Talent amendment (Military Lending Act)
- Sale of insurance
- Home Mortgage Disclosure Act

## Program Speaker



**Anetria Cohen** is a vice president at ProBank Austin. Prior to joining the firm, she served as legal counsel to the Kentucky Department of Financial Institutions which regulates depository, non-depository, and securities entities. Her primary responsibility at the Department was the Dodd-Frank Act, whereby she assessed its effect on federal and state law and provided information and training to examiners and staff.

In addition to her regulatory experience, Connell practiced business, real estate, and banking law. She graduated from The George Washington University Law school in 2004 with honors and is licensed to practice law in Ohio and Kentucky.

## PROGRAM FEES

In-person fee covers instruction; comprehensive manual; and continental breakfast, refreshment breaks, and lunch both days. **Please register early; seating is limited.**

	TBA Members / Associate Members	Nonmembers
In-person Early Registration	\$580	\$1,160
<i>In-person early registration deadline is September 12.</i>		
Registration	\$630	\$1,210
Day-of-Program	\$680	\$1,260

Virtual fee covers instruction, instructional materials and virtual programming connection.

	TBA Members / Associate Members	Nonmembers
Virtual Registration	\$540	\$1,080
<i>Virtual registration deadline is September 5.</i>		

Please register early. **Virtual day-of-program registrations will not be accepted.**

No written confirmation of seminar registration will be sent from the TBA. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

## DATES AND LOCATIONS

### SEPTEMBER 19 & 20 – NASHVILLE

TBA Barrett Training Center  
211 Athens Way  
615-244-4871

### SEPTEMBER 13 & 14 – VIRTUAL ONLY

TBA's Virtual Live Training option allows for one participant per paid registration. The paid registration gives access to program resources for effective learning. If additional attendees would like access to the program resources (including but not limited to online link/connection, program manuals, and interaction with the facilitator/speaker) an additional paid registration is required. We appreciate your assistance in ensuring that each event participant is registered with TBA and all applicable fees are paid. This will help our organization continue to provide exceptional resources to its members. CPEs and attendance records are kept for all programs. In order to receive documentation for completion of TBA programming, participants must be registered and complete the interactive activities during the Virtual Live program. For more information on virtual attendance or TBA's procedures for social distancing and sanitization, contact Monique White at [mwhite@TNBankers.org](mailto:mwhite@TNBankers.org).

## CONTINUING EDUCATION CREDIT



Attendees qualify for 6.5 hours per day of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge.

American Bankers Association (ABA) Professional Certifications has approved 2022 Compliance with Federal Real Estate Lending Regulations for 14.5 CRCM credits. APPROVED NON-ABA CE search for training will appear as: Tennessee Bankers Association | 2022 Compliance with Federal Real Estate Lending Regulations.

## GENERAL INFORMATION

[TNBankers.org/general-event-information/](https://TNBankers.org/general-event-information/) has information on attire, special needs, cancellation policy, inclement weather policy, photo policy, and our antitrust policy.

## SCHEDULE FOR BOTH DAYS\*

8:30 a.m.	Registration
9:00 a.m.	Program begins
Noon	Lunch
1:00 p.m.	Program continues
4:00 p.m.	Adjourn

*\*All times for in-person and virtual programs are central time.*



**TENNESSEE BANKERS**  
ASSOCIATION *Service Since 1890™*

**Penny Powlas**

[ppowlas@TNBankers.org](mailto:ppowlas@TNBankers.org)

800-964-5525 or 615-244-4871

[www.TNBankers.org](http://www.TNBankers.org)





# Compliance with Federal Real Estate Lending Regulations

- September 13 & 14—Virtual Only
- September 19 & 20—TBA Barrett Training Center, Nashville

Please print or type. List name and badge nickname for each attendee.

**SS# LAST 4 DIGITS MUST BE INCLUDED**  
For educational tracking purposes only.

▶ Name \_\_\_\_\_ SS# \_\_\_\_\_

Nickname \_\_\_\_\_ Email \_\_\_\_\_

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Nickname \_\_\_\_\_ Email \_\_\_\_\_

▶ Name \_\_\_\_\_ SS# \_\_\_\_\_

Nickname \_\_\_\_\_ Email \_\_\_\_\_

Company \_\_\_\_\_

Contact \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

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

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## 2 WAYS TO REGISTER!

1. Register online with a credit card or ACH at [www.TNBankers.org](http://www.TNBankers.org).
2. Mail this form with a check made payable to the Tennessee Bankers Association to the address below.

### RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association  
 Attn: Penny Powlas  
 PO Box 306377  
 Nashville, TN 37230-6377  
 Phone: 615-244-4871 or 800-964-5525

TOTAL  
 Enclosed \$ \_\_\_\_\_