

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

Q SEMINAR

**UDAAP &
REGULATION X**
(REAL ESTATE SETTLEMENT
PROCEDURES ACT)

VIRTUAL OPTION AVAILABLE

May 21, 2024

Registration begins at 8:30 AM.
The seminar will run from
9:00 AM to 3:00 PM.

LOCATION

IBA Center for Professional Development
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN 46240

PRESENTED BY



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ASSOCIATES**™

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**INDIANA
BANKERS
ASSOCIATION**

CBC PROGRAM: Q2 2024 SEMINAR

2

MAIN SUBJECT

UNDERSTANDING UDAAP

Federal examiners often label any objectionable practices as violations under the UDAAP umbrella instead of revising the regulation. Unfortunately, far too often this creates “examiner discretion,” as the examiner can avoid a direct citation of a regulatory violation. Our first topic delves into exactly what UDAAP, Unfair and Deceptive Acts and Abusive Practices, is. Knowing this information may assist you should your regulator decide to apply it to your bank.

MAIN SUBJECT

NAVIGATING RESPA

Our discussion on RESPA delves into the regulatory landscape post-TRID rules. While much of this regulation was “gutted” by the TRID rules, several significant issues persist. We will focus on Section 8 violations, which have prompted a surge in hotline questions as management attempts to get more creative to increase business. Knowing what you can and cannot do will allow you to guide management through this potential minefield. The session will conclude with escrow accounts, so attendees that do not offer this service can end their day ahead of schedule.

ADDITIONAL INFORMATION

ABA EDUCATION CREDIT AVAILABLE

CBC Q2 2024 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

FUTURE PRESENTATIONS & SUGGESTIONS

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information. The subject matter for these presentations is often determined by regulatory actions and/or issues that appear problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott, CRCM (bille@younginc.com).

CBC PROGRAM: Q2 2024 SEMINAR

2

SEMINAR AGENDA

Regulatory Update

- Subject as Released by the CFPB and Other Federal Agencies

Main Subject: UDAAP

- Understanding the Requirements and Avoiding Citations for Being Unfair
- Understanding the Requirements and Avoiding Citations for Being Deceptive
- What is Meant by Abusive (Rules Keep Changing)
- UDAAP Exam Procedures
- Consumer Complaints
- Conducting an Internal UDAAP Review
- Case Studies and Frequently Asked Questions From Our Hotline

Main Subject: RESPA

- General Issues
- Section 8 Issues
- Documents at Application
- Documents at Closing
- Escrow

SEMINAR PRESENTER



Bill Elliott, CRCM,
Director of Compliance
Education

Bill Elliott has over 45 years of banking experience. As a senior consultant and director of compliance education at Young & Associates, Bill works on a variety of compliance related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank and worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administrations, collections and commercial loan workout.

WHO SHOULD ATTEND?

This seminar will benefit anyone with UDAAP or RESPA responsibilities, which may include compliance officers, lending supervisors, management, auditors, and any other interested parties.

REGISTRATION FORM: CBC Q2 2024

2

CBC Program Member Fees

Please check appropriate box(es).

CBC Basic Program Level 1

- \$1,400 for the first person for IBA members.
- \$550 for each additional person for IBA members.

CBC Enhanced Program Level 2

- \$800 additional charge to your CBC Basic Program Membership.

Individual Session Fees

- \$350 for the first person for IBA members.
- \$180 for each additional person for IBA members.

Surcharge of 100% for Non-Members

Please select venue location you wish to attend on May 21, 2024:

- Indianapolis, IN
- Virtual

DESIGNATED BANKER READY TO REGISTER? VISIT WWW.INDIANA.BANK

Name

Bank

Address

City State Zip

Phone

Email

Email is required for registration.

Additional Delegate(s) Name(s)

Additional Delegate(s) Email(s)

Total Enclosed: Please bill me Request CPE certificates

PAYMENT INFORMATION

Please select credit card information:

Payment Method Mastercard VISA AMEXP

Name on Card

Card Number

Expiration Zip Code

Refund Policy: Due to our commitments, the price is inclusive of all four seminars. A full refund for the CBC series will be given for cancellations received two weeks prior to the first seminar.

Green Statement: In an effort to reduce waste and decrease the use of paper products at each seminar, we are offering the manuals electronically. One week prior to each seminar, we will provide a weblink to each manual in a PDF format. You may print them or download them to your own electronic device for use at the session. **We will not have printed copies available.**



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For additional information contact:
Laurie Rees,
VP of Education and Training
317-387-9380
LRees@indiana.bank

Please return registration form along with payment to:
IBA Foundation Inc.
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