

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



4 *LIVE SEMINAR*

Construction Loans and TRID

Using the APR Software for All Loan Types

The Homeowners Protection Act (PMI)

Reviewing Your Loan Policies Part 2



November 18, 2025

Registration begins at 8:30 AM. The seminar will run from 9:00 AM to 4:00 PM.



IBA Center

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

PRESENTED BY



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MAIN SUBJECTS - LIVE SEMINAR

01 Construction Loans and TRID

While we briefly discussed construction loans last quarter, we will now discuss construction loan in-depth, including the various impacts that construction loans have on TRID. We will look at all portions of the Loan Estimate and Closing Disclosure affected by: a construction-only loan, a construction-permanent loan using one disclosure, and a construction-permanent loan using two disclosures.

02 Using the APR Software for All Loan Types

This topic will include a discussion of finance charges and their impact on the APR, focusing on all the “new” fees and charges that were not contemplated by Regulation Z. The Regulation Z rules have not been updated in perhaps 30 years.

03 The Homeowners Protection Act

This topic has not been discussed in the CBC for about 7 years. It revolves around the issue of PMI, which shows up in hotline questions frequently. We will discuss the entire PMI process, including the Loan Estimate and Closing Disclosure, potential escrow issues, and the Act itself. The Act is a law, not a regulation, and we will be discussing it as bankers, not as attorneys.

04 Reviewing your Loan Policies

This section builds on last quarter’s material, covering the remaining loan policies your bank should have and what they should include. Policies provide your staff with clear guidance for implementing regulations. Many banks state they will “follow the regulation,” but regulators now expect more detailed policies — this section will help ensure yours meet current requirements. To allow more time for other topics, this content will be delivered through Excel spreadsheets for easy implementation with minimal presentation time.

Who Should Attend?

This seminar will benefit anyone in your institution who deals with construction loans, as well as other loan types. The presentation will be useful for compliance officers, lenders, loan processors, lending management, auditors, and any other interested parties.

SEMINAR AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subjects – Live Seminar

- Construction Loans and TRID
- Using the APR Software for All Loan Types
- The Homeowners Protection Act
- Discussion FinCEN Pronouncement August 4, 2025: The World of Crypto-Currency & Elder Abuse
- Reviewing Your Lending Policies
 - Regulation C – Home Mortgage Disclosure Act
 - Flood
 - Regulation O – Loans to Insiders

Seminar Presenter



Bill Elliott, CRCM

Director of Compliance Education

Bill brings over 45 years of banking experience to Y&A, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

Future Presentations and 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 possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are 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 at bille@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q4 2025 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q4 2025

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CBC Program Member Fees

Please check appropriate box(es).

CBC Basic Program Level 1

- ☐ \$1,650 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

- ☐ \$400 for the first person for IBA members.
- ☐ \$200 for each additional person for IBA members.

Surcharge of 100% for Non-Members

Please select venue location you wish to attend on November 18, 2025:

- ☐ Indianapolis, IN
- ☐ Virtual

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Email is required for registration.

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Mastercard

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AMEXP

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Expiration

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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
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