Fees, Location & Agenda

The following fees include the program, materials, continental breakfast, lunch and refreshments:

**IBA Members**
- $495 First Attendee
- $449 Each Additional Attendee from Same Institution

100% Surcharge will be applied to nonmembers.

This seminar will be held on Wednesday and Thursday November 12-13, 2020 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd., Suite 155 E, Indianapolis, IN 46240. Directions, map & a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

8:30 a.m.  Registration & Continental Breakfast  
9:00 a.m.  Program Begins  
12:00 Noon  Lunch (included)  
1:00 p.m.  Program Resumes  
4:00 p.m.  Program Adjourns

Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

Confirmation / Cancellation

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Elizabeth DeHaven at 317-387-9380 or via email at edehaven@indianabankers.org.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at anytime.

Real Estate Lending Compliance

*Every year major changes appear and this year is no exception.*

- Attend this IBA Seminar -
Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. There has been an explosion of new lending requirements over the past few years and the changes continue into 2020.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, policy suggestions, employee training tips, audit techniques and steps to eliminate past problems. Emphasis is placed on coverage and exemption rules, determining which disclosures are required, the content of the required disclosures and prohibited acts or practices.

Every year major changes appear and this year is no exception. Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act (EGRRCPA) continue to unfold. Those provisions impact Regulation Z, Regulation C, the Fair Credit Reporting act and the SAFE Act. Revisions and clarification of HMDA and Regulation C continue. The program and the manual have been completely updated for these rules.

Who?
The program is designed for Compliance Officers, Loan Officers, Loan Processors, Auditors, and others with responsibilities related to the origination and servicing of mortgage loans.

Why?
Where else can you find:
- Comprehensive coverage of 10 major federal real estate lending compliance topics in two information packed days; and
- A 400-page manual that serves as a handbook long after the program has ended.

Seminar Topics
The following laws and regulations are covered:
- Truth in Lending Act (Regulation Z) – includes the new EGRRCPA revisions;
- Real Estate Settlement Procedures Act (Regulation X) – includes a review of Section 8 actions;
- Equal Credit Opportunity Act (Regulation B) - includes an update on the status of the revised residential mortgage loan application;
- Fair Housing Act - includes a review of recent redlining cases;
- Home Mortgage Disclosure Act (Regulation C) includes:
  - The final rules, including the revised thresholds, that were effective on January 1, 2020;
  - A review of the final rule that clarifies the EGRRCPA partial exemption effective on January 1, 2020; and
  - A review of the pending rule to clarify the remaining thresholds for open-end and closed-end credit.
- Flood Insurance Rules – includes the Mandatory Acceptance of Private Flood Insurance rules that were effective on July 1, 2019;
- Homeowners Protection Act;
- Fair Credit Reporting Act – includes a review of the pending EGRRCPA revisions;
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) – includes a review of the EGRRCPA revisions; and
- Unfair, Deceptive or Abusive Acts or Practices, including a review of recent clarification of the abusive standard.

Meet Your Presenter
Jack Holzknecht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 43 years. In 38 years as a trainer over 145,000 bankers (and many examiners) have participated in Jack’s live seminars and webinars. Jack’s career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.