



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

2011

COMPLIANCE *with* FEDERAL LENDING REGULATIONS

*Developing
Tomorrow's
Lenders
Today*

September 19 & 20 – Knoxville
UT Conference Center

September 20 & 21 – Nashville
Barrett Training Center

September 21 & 22 – Jackson
Union University-Barefoot Student Union
Building/Carl Grant Events Center

Helping guide you through the lending compliance maze.





COMPLIANCE *with* FEDERAL LENDING REGULATIONS

- *Have you been overwhelmed with the frequency and complexity of changes occurring with real estate-related regulations?*
- *Have you noticed the increasing number and amount of penalties being assessed for noncompliance with flood insurance requirements?*
- *Are you concerned that your procedures to ensure compliance with anti-discrimination requirements may not be adequate?*
- *Do you evaluate advertising and product offerings to ensure they avoid any unfair or deceptive acts or practices?*
- *Have you determined how provisions of Dodd-Frank will affect your existing and future lending processes?*
- *How are you supposed to keep up-to-date when consumer protection laws and regulations continue to become more complex, the consequences of noncompliance become more severe, and your time and resources are more and more limited?*

Professional Bank Services can help guide you through the lending compliance maze. Our annual two-day lending compliance program focuses on the issues that are particularly high risk and subject to intense examiner scrutiny. The manual contains detailed outlines on compliance topics applicable to all financial institutions. However, the presentation focuses on regulatory “flash points,” common problems, as well as proposals that could affect your institution significantly.

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. Attendants 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. No advance preparation is required.

THE MANUAL

Attendants will receive a manual with a detailed outline on each discussion topic. The manual also includes detailed outlines on the following compliance topics, which may not be discussed during the seminar due to time constraints.

- Home ownership counseling/notification of rights of service members
- Limitations on terms of consumer credit extended to service members
- Private mortgage insurance

DISCUSSION TOPICS

Topics and regulatory focal points addressed during this program include:

Equal Credit Opportunity Act - Regulation B

- Identification of “prohibited basis”
- Collection of monitoring information, including telephone and online applications
- Spousal signatures and business guarantees
- Documenting intent to file joint applications

Fair Housing Act

- Discriminatory lending practices

Real Estate Settlement Procedures Act

- Prohibition of referral fees
- RESPA roundup FAQs
- Content and accuracy of the new Good Faith Estimates and settlement statements
- Tolerance issues
- Disclosure of lender- and third-party paid fees
- Proper administration of escrow accounts

Truth-in-Lending Act - Regulation Z – Closed-end credit

- Interest rate and payment summary disclosures
- Waiting periods and fee restrictions
- Valuation independence
- Limitations on mortgage loan originator compensation
- Identifying and disclosing HOEPA (Section 32) and HPMLs (Section 35) mortgages
- Adjustable rate mortgage disclosures
- Rescission pitfalls

While time will not permit a detailed discussion of home equity lines of credit, a synopsis of expected proposed changes will be provided.

Flood Disaster Protection Act

- When flood determinations are required
- Use of previous determinations
- Resolving flood zone discrepancies
- Accuracy, content, and timing of required notices
- Required coverage amounts, including replacement cost issues

Fair Credit Reporting Act (FCRA)

- Permissible purposes use of reports including deposit and employment purposes
- Update on FACT Act — risk-based pricing notices
- Direct dispute obligations of furnishers
- Accuracy and integrity guidelines for furnishers
- FCRA adverse action notice to co-applicants

INSTRUCTORS



Wayne Barnes is president of Professional Bank Services. Prior to joining the firm in 1979, Barnes was vice president of a community bank, serving as a loan officer and compliance officer. In his current capacity, he oversees the firm's compliance consulting practice and its educational services. For 10 years, Barnes participated as an instructor at the FDIC's Introduction to Compliance Examination, Community Reinvestment

Act School, Advanced Consumer Protection School, Consumer Fair Lending Workshop, and the Fair Lending Examination Workshop for examiners. He has served on the faculty of numerous bankers associations' compliance schools including Delaware, Indiana, Iowa, Texas and Virginia. He is a certified regulatory compliance manager.

DATES AND LOCATIONS

September 19 & 20 – Knoxville

UT Conference Center

600 Henley Street - 865/974-0250

September 20 & 21 – Nashville

Barrett Training Center

211 Athens Way – 615/244-4871 or 800/964-5525



The meeting location is a designated nonsmoking facility and property

September 21 & 22 – Jackson

Union University – Barefoot Student Union Building/Carl Grant Events Center

1050 Union University Dr

Contact TBA 800/964-5525 or 615/244-4871

Check the link on the TBA website for detailed directions and parking information for this site

www.TNBankers.org/grantcenter-parking.html.



The meeting location is a designated nonsmoking facility and property

SCHEDULE FOR BOTH DAYS

8:30 am	Registration/Continental breakfast
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn



Deborah Henderson is a senior consultant at Professional Bank Services. Prior to joining the firm in 1996, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending, and operations areas.

Henderson provides consulting services in compliance, with particular emphasis on deposits, lending, IRS reporting, information security, and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She also has served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.

HOTEL INFORMATION

Below are some options for those who need hotel accommodations.

- **Knoxville** – Holiday Inn Select, 525 Henley Street – 865/522-2800
Knoxville Hilton, 501 West Church Avenue – 865/523-2300
- **Nashville** – SpringHill Suites Marriott, 250 Athens Way – 615/244-5474
Millennium Maxwell House Hotel, 2025 Rosa Parks Blvd – 615/259-4343 or 866/866-8086

NOTE: The Millennium Maxwell House Hotel offers a Tennessee Bankers Association preferred corporate rate of \$99 per night. Club level rooms also are reduced by \$20 to a rate of \$159/single, \$169/double. These are space-available rates. Remember to ask for the TBA corporate rate if you select this hotel.

- **Jackson** – Doubletree Hotel, 1770 Hwy 45 Bypass – 731/664-6900, Holiday Inn Express, 55 Parkstone Place – 731/736-1174

PROGRAM FEES

Fee covers instruction; comprehensive manual; and continental breakfast, refreshment breaks, and lunch both days.

	TBA Members / Associate Members	Nonmembers
Early Registration	\$440	\$880
<i>Early registration deadline is September 5.</i>		
Registration	\$470	\$910
At-the-door	\$520	\$960

Please register early; seating is limited. **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.

CONTINUING EDUCATION CREDIT



Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit per day in the area of Specialized Knowledge. No prerequisites or advance preparation are required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue, North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org



Submitted for credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

To obtain continuing education credit applications or more information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Program Availability: Due to hotel guarantees and material production, reservations received less than 7 days before the program will be subject to space and material availability.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments with hotels, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

For more information about this program, contact:

Penny Powlas - ppowlas@TNBankers.org

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

800/964-5525 or 615/244-4871 or www.TNBankers.org



2011 Compliance with Federal Lending Regulations

Knoxville, September 19 & 20 **Nashville, September 20 & 21** **Jackson, September 21 & 22**

Please print or type. List name and badge nickname for each attendant. **SS# MUST BE INCLUDED**
For educational tracking purposes only.

▶ **Name** _____ **SS#** _____

Nickname _____ E-mail _____

▶ **Name** _____ **SS#** _____

Nickname _____ E-mail _____

▶ **Name** _____ **SS#** _____

Nickname _____ E-mail _____

▶ **Name** _____ **SS#** _____

Nickname _____ E-mail _____

Company _____

Contact _____ E-mail _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

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TOTAL
Enclosed _____

Please make
check payable
to Tennessee
Bankers
Association.

Method of payment: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature _____

To register online go to
www.TNBankers.org

Return completed form and payment to:
Tennessee Bankers Association
Attn: Penny Powlas
211 Athens Way, Ste 100
Nashville, TN 37228-1381
Phone: 615/244-4871 or 800/964-5525
FAX: 615/324-1987