



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Mortgage Lender Training Part 2: Mortgage Life-of-Loan: Processing, Underwriting & Notices

Thursday, October 11, 2018

2 - 3:30 p.m.

Examiners expect compliance with the annual training requirements of the mortgage loan originator rules. Can you prove that training has been provided and that it was effective? This three-part mortgage lending training series outlines the required steps at each point of the mortgage lifecycle. Part 2 addresses post-application requirements. How do you underwrite and approve a mortgage loan request? What notices are required? What must they include? Attend this in-depth series to learn how to avoid costly mistakes and satisfy examiners.

#### HIGHLIGHTS

- What disclosures are required within three business days after receiving a completed application?
- “Ability to repay” documentation and characteristics of various qualified mortgage loan options
- Reg B requirements for appraisal copies
- Flood rules, notices, escrow requirements and exemptions, and detached structure rules on residential property
- FCRA issues — risk-based pricing notices to home loan applicants
- Challenging HMDA data collection issues that became effective January 1, 2018 (new rules are expected to be issued by the CFPB due to passage of Senate Bill 2155 for regulatory relief)
- TRID documentation of "intent to proceed" - when fees can be charged and verifications conducted
- Tips for handling common TRID processing issues

#### TAKE-AWAY TOOLKIT

- Matrix of 28 types of consumer and commercial real estate secured loans showing requirements and disclosures timetable
- Checklist for consumer-purpose, closed-end loans secured by real property
- HMDA flowchart under the 2018 rules
- Ability to repay worksheet
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

**DON'T MISS PARTS 1 & 3! This program is the first of three in a series.**

**Mortgage Lender Training Part 1: Life-of-Loan Reg B Requirements, Including Application, Monitoring & Disclosures on Wednesday, September 12, 2018 & Mortgage Lender Training Part 3: Mortgage Life-of-Loan: Decision-Making, Appraisals, Post-Closing Requirements on Wednesday, November 14, 2018**

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This informative session is designed for mortgage lenders, compliance officers, auditors, loan officers, loan assistants and loan administration staff. Both new and seasoned staff benefit.

#### ABOUT THE PRESENTER

**Susan Costonis, CRCM**, is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Costonis has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado, Boulder. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real-life examples.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

##### 2. ON-DEMAND WEB LINK\*\*

Can't attend the live webinar? The ON-DEMAND WEB LINK\*\* is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

##### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK\*\*

Includes options 1 and 2 above.

**NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.**

# REGISTRATION FORM

## Mortgage Lender Training Part 2: Mortgage Life-of-Loan: Processing, Underwriting & Notices

Telephone/Webcast

Thursday, October 11, 2018

2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
	On-Demand Link**	\$275	\$475
	<b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>	\$375	\$575

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### Material Delivery Options

Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

**\*Only financial institutions/firms eligible for CBAI membership.**

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