

When Do We Have a Legal Loan Application Under the Revised Reg Z & RESPA Rules?

Thursday, March 4, 2010

3:00 pm – 4:30 pm Eastern

WEBINAR – ON-DEMAND WEB LINK – FREE CD ROM

*“All she did was ask a few questions about our loans (or go to our Web page).
Do we really need to give disclosures, send an adverse action notice, or count her on our HMDA LAR?”*

How many times have you asked, or been asked these questions? Do you know exactly when your loan-tracking responsibilities begin? You don't want examiners to uncover a documentation trail for a possible loan application that was missed for the LAR, or adverse action, or both.

Explore this frequent, high-exposure “legal” issue and give your application process its periodic compliance check-up. When a potential borrower starts asking questions, more regulations apply than you may realize and the most-recent changes to **Reg Z** and **RESPA** are at the top of that list!

HIGHLIGHTS

- When do your loan-tracking responsibilities begin?
- How to handle differing regulatory definitions of “application” (TILA, ECOA, RESPA, HMDA)
- When and how do the newest changes to Reg Z and RESPA come into play?
- Are there Fair Lending issues to consider?
- Prequalification and pre-approval requests
- Telephone, Internet, and electronic-banking applications
- The usefulness of internal operating procedures for documenting inquiries vs. applications

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to get all of your lenders on the same page in order to avoid compliance violations early in the loan process. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for all lending personnel, including loan officers, underwriters, processors, auditors, and compliance officers.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of ***The Bank Deposit Documentation Manual for Front-Line Personnel***, published by Bankers Publishing Company, and is well represented in numerous industry publications.

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