

# Regulation Z University – Closed End



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the ability for banks to comply has become  
more compromised***

**July 14 & 15, 2020**  
**SHAZAM Education Center**  
**CBAI Headquarters**  
**Springfield, IL**

*Presented By:*



*Sponsored By:*



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## ***Overview***

It is no secret that regulations continue to expand. This is especially true for Regulation Z. The Regulation Z commentary alone consists of over 372,000 words. As the complexity has increased, the ability for banks to comply has become more and more compromised. In response, we are offering this course to discuss the closed end portions of the regulation.

The manuals (which will be extensive) will be broken out by the loan type, and information that pertains to different loan types will be repeated in each manual as needed. This will make it easier for the student to use the manuals for reference after the seminar. The course will consist of lecture and discussion, along with time devoted to questions and answers.

We will teach each major subject in the order that it appears in the agenda below. Some aspects of closed end Regulation Z (student loans) will not be discussed, but the manuals will be available to all attendees.

## ***Who Should Attend***

This course will be an in depth analysis and will cover all aspects of the rule. While all attendees will benefit, at least some knowledge or experience with the regulation and lending will be helpful. Attendees who are compliance officers, auditors, senior management, consumer lenders of all areas, consumer loan processors, and any others involved in consumer lending will benefit from this program.

### **DATE AND LOCATION**

**July 14 & 15, 2020**

**SHAZAM Education Center  
CBAI Headquarters, Springfield, IL**

Registration begins at 8:30 AM on the first day.  
The seminar will run from 9:00 AM to 4:00 PM each day.

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## AGENDA

- Regulation Z Basics
  - When does the regulation apply?
  - When does the regulation NOT apply?
  - Finance charge
- Consumer non real estate loans (cars, boats, etc.)
  - Disclosures and other requirements
- Consumer real estate loans
  - The Loan Estimate
  - The Closing Disclosure
  - Other requirements
  - Underwriting issues – Ability to Repay
  - Qualified Mortgages
  - High Cost Mortgages
  - Higher Priced Mortgage Loans
  - Adjustable Rate Mortgages
- Overview of the Regulation Z marketing rules

## Seminar Presenter

***Bill Elliott, CRCM, Senior Consultant and Director of Compliance Education, Young & Associates, Inc.***



With over 40 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

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## REGISTRATION FEES

### CBAI Member

- \$435 per person for banks who are members of CBAI.

### Prospective CBAI Member

- \$835 per person for banks who are prospective members of CBAI.

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SHAZAM Education Center  
CBAI Headquarters  
901 Community Dr.  
Springfield, IL 62703

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***For additional information, call:***

Tracy McQuinn - Senior Vice President  
of Education and Special Events

Melinda McClelland - Vice President

Jennifer Nika - Vice President

Kim Harden - Administrative Assistant

Tina Horner - Administrative Assistant

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Events at 1-800-736-2224  
or (217) 529-2265

Terry Griffin - Chicago area Vice  
President, at (773) 209-2260  
Fax number: (217) 585-8738

## REGISTRATION FORM

### Designated Banker:

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Telephone \_\_\_\_\_

Fax \_\_\_\_\_

E-mail \_\_\_\_\_

*E-mail address is required for registration.*

### Additional Delegates

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\_\_\_\_\_

I have special needs, please contact me before the seminar.

*Please select your payment method:*

Check Enclosed

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\* If paying by credit card (Visa, MasterCard and Discover accepted), please fill out the following information:

Name as it reads on card:

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Company name on card:

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**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**