Regulation Z University - Closed End



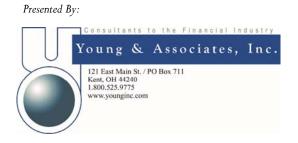
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July 14 & 15, 2020

SHAZAM Education Center

CBAI Headquarters

Springfield, IL





Regulation Z University - Closed End



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.

Regulation Z University - Closed End 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.

July 14 & 15, 2020

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

For additional information, call:

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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
I have special needs, please contact me before the
seminar.
Please select your payment method:
Check Enclosed
Pay at Door
Check in Mail
Credit Card*
* If paying by credit card (Visa, MasterCard and Discove accepted), please fill out the following information:
Name as it reads on card:
Company name on card:
Billing address of card:
Card #
Exp. date 3-digit security code

TOTAL AMOUNT ENCLOSED: \$ _____