

Regulation Z University Closed End



May 18 & 19, 2021

SHAZAM Education Center
CBAI Headquarters
Springfield, IL

*As the complexity of
this regulation has
increased, the ability
for banks to comply
has become more
compromised.*

Presented By:



Young & Associates, Inc.

Sponsored By:



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. Student loans will not be discussed.



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

May 18 & 19, 2021

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.*

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting inhouse training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and worked for a large regional bank. He has 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 administration, credit administration, collections, and commercial loan workout.

Regulation Z University - Closed End

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

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State ____ ZIP _____

Telephone _____

Fax _____

E-mail _____

(E-mail address 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 Discover accepted), please fill out the following information:*

Name as it reads on card: _____

Company name on card: _____

Billing address of card: _____

Card # _____

Expiration Date _____ 3-digit code _____

Total Amount Enclosed: \$ _____

May 18 - 19, 2021

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

For additional information, call:

Tracy McQuinn, Senior Vice President of Education and Special Events
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Kim Cordier, Administrative Assistant
Tina Wilder, Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 or (217) 529-2265 or
Terry Griffin - Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738