

Regulation Z University

May 25 & 26, 2022

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

**Hotel Reservations:
LaQuinta by Wyndham
1121 Lejune Drive
Springfield, IL 62703
(217) 697-5686**

Special Room Rate of \$74 plus tax



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of this regulation
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Presented By:



Sponsored By:



Regulation Z University

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. 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.

Additional Information: CRCM credit will be available through American Bankers Association (ABA). Information will be provided at the start of the class.

DATES AND LOCATION

May 25 & 26, 2022

SHAZAM Education Center

CBAI Headquarters

901 Community Dr.

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



Seminar Presenter

Bill Elliott, CRCM

Senior Consultant and Director of Compliance Education

Bill Elliott has over 40 years of banking experience. At Young & Associates, he leads compliance seminars, conducts compliance reviews for all areas of compliance, conducts in-house training, and writes 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. He holds the designation of Certified Regulatory Compliance Manager (CRCM).

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REGISTRATION FEES

CBAI Member

- \$455 per person for banks who are members of CBAI

Prospective CBAI Member

- \$855 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:

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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
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