



# The 25 Most Important Things to Know about the New Mortgage Loan Origination Rule Changes before January 10, 2014

Friday, NOVEMBER 15, 2013

10:00 am – 11:30 am Central

An overwhelming volume of new mortgage rules will become effective in January 2014. The new mortgage rules have been bombarding us for over two years now, and they have changed since their initial proposal. Are you up-to-date on the new rules? This webinar will identify the areas of your financial institution that may be affected, highlight available exceptions, and explain the most important aspects of the rules.

## HIGHLIGHTS

- Amendments to mortgage loan originator compensation rules under Regulation Z
- Ability to repay and qualified mortgage standards under the Truth in Lending Act
- Homeownership counseling requirements
- Appraisals for higher-priced mortgage loans
- Disclosure and delivery requirements for copies of appraisals and other written valuations under the Equal Credit Opportunity Act
- 2013 HOEPA rule
  
- **TAKE-AWAY TOOLKIT**
  - CFPB Readiness Guide
  - CFPB Small Creditor Qualified Mortgage Quick Reference Flowchart
  - Employee training log
  - Quiz you can administer to measure staff learning and a separate answer key

**Attendance verification for CE credits provided upon request.**

## WHO SHOULD ATTEND?

This informative session will benefit all mortgage loan officers, credit personnel, compliance staff, managers, auditors, and attorneys.

## ABOUT THE PRESENTER – Stephanie Kalahurka, Spencer Fane Britt & Browne LLP

The sole focus of Stephanie's legal practice is the corporate and regulatory representation of financial institutions and financial service businesses. She has represented numerous public and private financial institutions in connection with mergers and acquisitions, regulatory issues, corporate governance, and capital securities matters. Stephanie formerly served as a bank examiner for the Texas Department of Banking. She has numerous publications on matters affecting the financial services industry and has served as an editor for The Banking Law Journal.

## THREE REGISTRATION OPTIONS

### 1. LIVE WEBINAR

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

**2. ON-DEMAND WEB LINK & FREE CD ROM\***

**Can't attend the live webinar?** The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, you will also receive a FREE audio/visual CD ROM.\*** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

**LIMITED AVAILABILITY:** The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

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**\*CD ROM for PC use only**

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## TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- On Line: [Click Here](#) Your Log-In ID Number is the same as your bank's FDIC Cert. Number.

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