

# 2010 MBA Lending Compliance

September 29 & 30, 2010 • Hilton Garden Inn, Bozeman

## SCHEDULE

### Wednesday, September 29

7:30 a.m.	Registration & Light Breakfast
8:00 a.m.	Seminar
Noon	Lunch
1:00 p.m.	Seminar
4:30 p.m.	Adjourn

**Experienced Course  
Instructor!**

### Thursday, September 30

7:45 a.m.	Registration & Light Breakfast
8:00 a.m.	Seminar
Noon	Adjourn

**One-Time Offering  
for 2010!**

Over the years responders to major industry surveys have indicated that their main compliance concern is the constant changes in regulatory requirements. So that is the focus of this year's Lending Compliance Conference. We are providing an update on the three major lending regulations in which most of the recent changes have taken place.

**Incredible Networking  
Opportunities!**

We have not seen the current volume of changes to lending regulations in decades. The numerous provisions of the FACT Act continue to unfold. Congress and the Federal Reserve Board have made numerous changes to the Truth in Lending Act and Regulation Z in the past two years and more changes are coming. The Department of Housing and Urban Development has completed a total overhaul of Regulation X, which implements the Real Estate Settlement Procedures Act.

**MBA Quality  
Guarantee!**

## TOPICS INCLUDE:

- ◆ Truth in Lending Act (Regulation Z) – including Early TIL disclosures, Higher-Priced Mortgage Loans, Section 32 Mortgage Loans, Private Education Loans, servicing rules and a status update on the pending rules for Home Equity Lines of Credit and Closed-end Mortgage Loans.
- ◆ Fair Credit Reporting Act – including new Accuracy and Integrity rules and new requirements for pricing notices.
- ◆ Real Estate Settlement Procedures Act (Regulation X) – including the new Good Faith Estimate and HUD-1 and a review of the Frequently Asked Questions.

**Limited  
Availability!**

Banks continue to suffer losses related to lending compliance violations in the form of lawsuits, reimbursement, and civil monetary penalties. Lack of a clear understanding of new and recently revised requirements is a major source of compliance problems. This conference assures that you fully understand the major new requirements that have unfolded during the past two years. Attendees receive a 200-page manual that will become their compliance handbook following the program.

## Who Should Attend?

The program is designed for loan processors, clerks, loan officers and others involved with the lending process that need an understanding of lending compliance topics.

## Instructor

**Jack Holzkecht** is a principal with Pegasus Educational Services, LLC, a training firm headquartered in Louisville, Kentucky. He is an experienced consultant who has provided training to thousands of bankers and examiners for twenty-nine years. He has the ability to identify the key compliance issues from each regulation. Jack's career began in 1976 as a federal bank examiner. He later headed the form and software and education divisions of a regional consulting company. In that capacity he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by the Georgia, Iowa, Kentucky, Pennsylvania, Nebraska, New York and Texas bankers associations. He developed and delivered compliance training for the FDIC and OTS for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association. He is also a "BOL Guru" at <http://www.bankersonline.com>.

**Reserve Your Spot Early  
Limited Availability!**



# Lending Compliance

## September 29 & 30, 2010

**Hilton Garden Inn  
2023 Commerce Way  
Bozeman, MT  
406/582-9900**

### Registration Form

**Yes, I want to attend the 2010 MBA Lending Compliance Seminar**  
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Bank/Firm Name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

List Registrant(s) \_\_\_\_\_

Name, Title	E-mail
_____	_____
Name, Title	E-mail
_____	_____

**Registration Fee**

- MBA Member ..... \$375
- \*Additional MBA Member..... \$325
- Non-Member ..... \$750
- \*Additional Non-Member..... \$700

*\*Additional Member - Attending From the Same Bank, in the Same City*

**Payment**

- Check, Payable to MONTANA BANKERS ASSOCIATION (MBA)
- Bill me

**MasterCard/Visa/American Express/Discover ~**  
Available only with your online registration

**Three Ways to Register:**

- FAX:** Complete form and fax to 406/443-7850
- MAIL:** Complete form and mail to Montana Bankers Association  
1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
- ONLINE:** Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

**Hotel Reservations**

Call 406/582-9900 to make your hotel reservations at the Hilton Garden Inn, 2023 Commerce Way, Bozeman, Montana. Mention the MBA Seminar and get our special discounted rate based on group availability by August 28, 2010.

**Cancellation Deadlines**

Cancellations before August 27, 2010, will receive a full refund. A \$50 processing fee will be charged for any cancellations after August 27, 2010

**THE MBA GUARANTEE**

MBA guarantees the MBA Lending Compliance Seminar will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:  
Jason Wood, Education Coordinator, at 800/541-5126 or [jason@montanabankers.com](mailto:jason@montanabankers.com)