



2010 Two-Day Real Estate Lending Compliance Seminar

August 23-24 • Marriott Hotel • Cedar Rapids
August 25-26 • Sheraton Hotel • West Des Moines

Congress has consistently provided special protection to borrowers who secure loans with their home. As a result, real estate lending is by far the most complex and confusing type of lending. **Comprehensive coverage of the real estate lending requirements of each regulation is provided**, along with the policy suggestions, employee training tips, **audit techniques and steps to eliminate past problems**. Emphasis is placed on coverage and exemption rules, determining which disclosures are required and the content of the required disclosures. Every year major changes appear and this year is no exception, with the **recent major revisions to Regulation Z and RESPA leading the list**.

Seminar Topics Include:

- Fair Housing Act.
- Homeowners Protection Act.
- Real Estate Settlement Procedures Act (Reg. X)
- Flood Disaster Protection Act.
- Equal Credit Opportunity Act (Reg. B)
- Home Mortgage Disclosure Act (Reg. C)
- Truth in Lending Act (Reg. Z)
- Fair Credit Reporting Act
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) - registration of mortgage department personnel
- Helping Families Save Their Homes Act

Highlights

Comprehensive coverage of 10 major federal real estate lending compliance topics in 2 information packed days.

Jack Holzkecht, an instructor with 34 years of experience will present this year's seminar.

A 300-page manual that serves as a handbook long after the program has ended.

Who Should Attend

The program is designed for Compliance Officers, Loan Officers, Loan Processors and Auditors.

IBA Code #468 • Two-Day Real Estate Lending Seminar

Registration Fee

Registration fee includes course materials, continental breakfast, refreshment breaks, and two lunches.

	<u>Advance</u>	<u>After August 9</u>
Members	\$355	\$375
Nonmembers	\$535	\$555

(Pricing is per person)

Refunds less \$50 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions permitted at any time.

Mail this form with payment to:

Attn: Registrar
Iowa Bankers Association (W)
8800 NW 62nd Ave
Johnston, IA 50131
Or fax to: 515-280-4140 (you will be invoiced)

Check One:

- August 23-24 - Cedar Rapids August 25-26 - West Des Moines

Bank _____

Address _____

City _____ State _____ Zip _____

Telephone _____

1. Name _____

Email _____

2. Name _____

Email _____

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About the Speaker

Jack Holzknicht 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 systems, 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 that were delivered 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>.

This program is approved for
12 hours of CRCM credit.

Questions

Contact Pam Peterson with IBA, at (800) 532-1423.

Locations

Monday-Tuesday, August 23-24, 2010

Marriott Hotel
1200 Collins Road, NE
Cedar Rapids, IA
Phone: (319) 393-6600

Wednesday-Thursday, August 25-26, 2010

Sheraton Hotel
1800 50th Street
West Des Moines, IA
Phone: (515) 223-1800

Please call the hotel directly for room reservations. Be sure to mention the Iowa Bankers Association to get the IBA rate.

Agenda

8:30 - 9:00 a.m.	Registration and Continental Breakfast
9:00 - Noon	Program
Noon - 1:00 p.m.	Lunch
1:00 - 4:00 p.m.	Program

Special Needs

If you have a disability that may affect your participation in this event, please forward a statement regarding any special needs to Pam Peterson at Iowa Bankers Association. You will be contacted to discuss accommodations.

Don't miss this opportunity to learn about
Real Estate Lending Compliance Issues.

REGISTER TODAY!