

When Do We Have a Legal Loan Application Under the Revised Reg Z & RESPA Rules?

WEBINAR – ON DEMAND WEB LINK & FREE CD ROM

Thursday, March 4, 2010

12 - 1:30 pm PT
1 - 2:30 pm MT
2 - 3:30 pm CT
3 - 4:30 pm ET

“All she did was ask a few questions about our loans (or go to our Web page).

Do we really need to give disclosures, send an adverse action notice, or count her on our HMDA LAR?

How many times have you asked, or been asked these questions? Do you know exactly when your loan-tracking responsibilities begin? You don't want examiners to uncover a documentation trail for a possible loan application that was missed for the LAR, or adverse action, or both.

Explore this frequent, high-exposure “legal” issue and give your application process its periodic compliance check-up. When a potential borrower starts asking questions, more regulations apply than you may realize and the most-recent changes to Reg Z and RESPA are at the top of that list!

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- When do your loan-tracking responsibilities begin?
- How to handle differing regulatory definitions of “application” (TILA, ECOA, RESPA, HMDA)
- When and how do the newest changes to Reg Z and RESPA come into play?
- Are there Fair Lending issues to consider?
- Prequalification and pre-approval requests
- Telephone, Internet, and electronic-banking applications
- The usefulness of internal operating procedures for documenting inquiries vs. applications

WHO SHOULD ATTEND?

This informative session is designed for all lending personnel, including loan officers, underwriters, processors, auditors, and compliance officers.

MEET THE PRESENTER

Ann Brode,
Brode Consulting Services, Inc.



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