

## 2024 REAL ESTATE LENDING COMPLIANCE

SEPTEMBER 24 & 25 | OKC

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by 9/10/24: \$600

Regular fee after 9/10/24: \$650

Non-members: \$1200

**The fee includes instruction, materials, breaks and lunch.**

Cancellation requests must be made in writing and be received by 9/10/24 to receive a full refund. A 50-percent refund will be given on all cancellations received by 9/17/24. No refunds will be given on requests received after 9/17/24 however, substitutions may be made.

BANK/CO. \_\_\_\_\_

PHONE \_\_\_\_\_

FAX \_\_\_\_\_

P.O. BOX \_\_\_\_\_ CITY \_\_\_\_\_

ZIP \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

### PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

**secure e-mail: [secure@oba.com](mailto:secure@oba.com)**

BILL TO  VISA  MASTERCARD  AMEX  DISCOVER

CARDHOLDER NAME \_\_\_\_\_

CARD # \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_ CVC# \_\_\_\_\_

SIGNATURE \_\_\_\_\_

### PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

## SCHEDULE

8:30 a.m. .... Registration

9 a.m. to 4 p.m. .... Program

## LOCATION

Harris Event Center at the OBA  
643 N.E. 41st St., Oklahoma City  
405-424-5252

## ACCOMMODATIONS

Residence Inn Bricktown  
400 E. Reno Ave.  
Oklahoma City, OK 73104  
405-601-1700  
Use Code OKB for rate of \$122,  
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center  
741 N Phillips Ave  
405-239-3900  
Ask for the OBA business rate of \$147  
Made to order breakfast, Self parking \$14/  
day

## QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at [janisr@oba.com](mailto:janisr@oba.com). If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



# Real Estate Lending Compliance Seminar



SEPTEMBER 24 & 25  
HARRIS EVENT CENTER/OBA  
643 NE 41ST ST.  
OKLAHOMA CITY, OK

**\*\*APPROVED FOR 14.5 CRCM CREDITS\*\***



## COURSE DESCRIPTION

Every year sees major changes and this year is no exception. Congress has consistently provided special protection to consumer loan borrowers, especially those who secure loans with their home. With multiple new enforcement actions and changes to existing requirements continuing into 2024, it's critical that your real estate lending programs are up to speed.

The program provides an overview of the real estate lending requirements from ten regulations, along with comprehensive coverage of selected topics, 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, the content of the required disclosures and prohibited acts or practices.

## WHO SHOULD ATTEND

This two-day seminar is designed for Compliance Officers, Loan Officers, Loan Processors, Auditors, and others with responsibilities related to the origination and servicing of mortgage loans.

## TOPICS

The following laws and regulations are covered:

- Equal Credit Opportunity Act (Regulation B) - includes a review of the data collection and reporting rules for small business loans under Section 1071 of the Dodd-Frank Act
- Fair Housing Act - includes a review of recent redlining, appraisal discrimination and loan pricing cases.
- Flood Insurance Rules – includes the new Flood Insurance Questions and Answers, and the status of the Standard Flood Hazard Determination form.
- Fair Credit Reporting Act.
- The Home Mortgage Disclosure Act (Regulation C) includes a review of the case that lowers the threshold for closed-end mortgage loan coverage back to 25 loans.
- Truth in Lending Act (Regulation Z) – includes revisions to the ATR/QM rules and the latest guidance on TRID rules.
- Real Estate Settlement Procedures Act.
- Homeowners Protection Act.
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act); and
- Unfair, Deceptive or Abusive Acts or Practices.

## REGISTRATION

To qualify for the earlybird fee of \$600, you must register by 9/10/24. The fee after 9/10/24 is \$650. Non-member fee is \$1200. The fee is per person; instruction, materials, lunch and breaks are provided.

## SPEAKER

Kimberly Boatwright is EVP and Director of Risk and Compliance at Compliance Resource, LLC and has more than a two decades of experience working in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation. She is a thought leader who specializes in Fair Lending, Anti-Money Laundering, OFAC, and consumer compliance. During her career she has worked for and consulted with all types of financial institutions helping to establish and evolve compliance and risk programs. She is a frequent public speaker, trainer, and author on compliance and risk management topics. Kimberly is a Certified Regulatory Compliance Manager and a Certified Anti-Money Laundering Specialist.

*\*A 400+ page reference manual will be provided. The handbook will serve as an excellent resource.*

**\*\*Approved for 14.5 CRCM credit\*\***