New CFPB Mortgage Servicing Rules Effective January 10, 2014:
What Community Banks Must Do to Comply

Monday, NOVEMBER 25, 2013
2:00 pm – 3:30 pm Central

The servicing rules are included in both Regulation Z and Regulation X (RESPA). Some rules apply, others don't, and some apply "just a little bit." **This webinar is designed for banks that service less that 5,000 mortgage loans and otherwise qualify for the "small servicer" exception under the regulations.** This program will focus on the servicing rule requirements for banks in the small servicer classification. Join us to learn the steps that must be taken for each servicing rule prior to the effective date. (Some requirements are the province of your software provider, who will have to create the new documents for you. We will leave that to them, and focus on the issues and the decisions that need to be made inside your institution.)

HIGHLIGHTS

- What does and does not apply?
- What decisions must be made by management?
- What policies and procedures might need to be changed?
- Other potential issues

- **TAKE-AWAY TOOLKIT**
  - Summary of the impact (or lack of impact) that each of the nine servicing rules will have
  - 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 is designed for senior management, including those responsible for loan management. As we will also discuss specifics, lenders, compliance personnel, underwriters, collection personnel, and loan processors will also benefit greatly from attendance.

ABOUT THE PRESENTER – Bill Elliott, CRCM, Young & Associates, Inc.
Bill Elliott has over 30 years of banking experience. As a senior compliance consultant and manager of the compliance division with Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews, conducting in-house training, and writing compliance articles and training materials.

Bill's career includes 15 years as a compliance officer and CRA officer in a large community bank, as well as working at a large regional bank. He has experience with consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

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.

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.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above ***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

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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	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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