



# Required Compliance for Real Estate Secured Commercial Loans (Teleconference)

January 30, 2012 ☎ 3:30pm-5:00pm

All bankers understand that there is a long “alphabet soup” of regulations that cover consumer real estate secured lending. Don’t be fooled into thinking that the commercial lending area is exempt from many aspects of what we think of as *consumer regulations*. Commercial loans often qualify as a “refinance” for HMDA reporting purposes. Regulation B and concerns for fair lending also apply to business purpose requests. The Dodd-Frank Financial Reform Act has proposed that additional “monitoring” information be collected for minority and women-owned businesses. Flood insurance violations can be costly in the commercial loan portfolio. Commercial loans can even be reviewed in a BSA (Bank Secrecy Act) exam for potential money laundering and SAR (Suspicious Activity Report) filings. Commercial loans are NOT exempt from “UDAP” – Unfair or Deceptive Acts and Practices. This seminar will identify the compliance regulations that commercial lenders must follow and outline their specific disclosure and timing requirements. We’ll discuss everything from Regulation AA to Z and provide you with a checklist and reference guide of the requirements that apply.

## We will cover the following:

- ◆ Learn practical tips to avoid costly fines and real estate lending compliance violations.
- ◆ Understand the portions of Regulation B (The Equal Credit Opportunity Act) that apply to commercial applications including the prohibition against discrimination, requirements of the appraisal rules, rules for signatures and adverse action notice requirements.
- ◆ When are “commercial” real estate loans subject to Regulation C (Home Mortgage Disclosure Act) and what are the reporting and data collection requirements?
- ◆ Learn the coverage rules for Regulation Z and how to properly **document** the *exclusions* for a commercial real estate secured loan.
- ◆ Flood Disaster Protection Act requirements for commercial loans. Violations in this area can be very expensive! The fines for FDIC civil money penalties for flood violations totaled \$398,900 through the first three quarters of 2011.
- ◆ Understand data collection for business loans under the Community Reinvestment Act (CRA); these rules apply to a real estate secured business loan.





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## Registration Form

Please provide a contact name and email address for each telephone connection. Make copies if more connections are needed.

Name	Email Address
Connection 1. _____	_____
Connection 2. _____	_____

**Bank** \_\_\_\_\_  
**Address** \_\_\_\_\_  
**City / State/ Zip** \_\_\_\_\_  
**Phone** \_\_\_\_\_ **Fax** \_\_\_\_\_

### Payment Options

Check ( Made payable to Louisiana Bankers Association)  
 Visa    MasterCard    American Express  
**Card Number** \_\_\_\_\_ **Expiration Date** \_\_\_\_\_  
**Name on Card (please print)** \_\_\_\_\_ **Signature** \_\_\_\_\_  
**Billing Address:** \_\_\_\_\_ **Amount to be charged on card \$** \_\_\_\_\_

I cannot participate in the live program. Please send me the recording.  
 \$75 (LBA members), \$175 (non-members)  
 \*Recording and materials will be sent after the program

### Registration Fee

\$75 per connection, LBA members  
 \$175 per connection, nonmembers

Submit registration and view roster in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).

### Agenda

3:30 p.m. Teleconference Begins  
 5:00 p.m. Teleconference Adjourns

Louisiana Bankers Association  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282  
 Fax 225-343-3159

**Teleconference access codes will be sent to registrants with confirmation emails one week prior to session.**

### Teleconference Presenter:



Susan Costonis is a compliance consultant and trainer who is also affiliated with gettechnical inc as an associate trainer. She specializes in compliance management along with deposit and lending regulatory training. Most of her 34-year career was spent as a banker in several areas including lending, marketing, electronic banking, compliance, community reinvestment, and senior management.

Susan has written numerous training manuals and successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC, and Federal Reserve. She is a Certified Regulatory Compliance Manager, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states.