

## 2004 Compliance Workshop Agenda

Fair lending/Fair housing regulations are enforced by compliance to all of the following regulations, which are covered in depth in this ½ day workshop.

(Times are approximate)

9:00 a.m. – 9:45 a.m.

### **Updates in the industry and pending relationships.**

Review of all disclosures that are part of application and processing.

### **Real Estate Settlement Procedures Act**

- Good Faith Estimate
- Re-disclosure
- Pricing and predatory lending
- Kickbacks

9:45 a.m. – 10:30 a.m.

### **Equal Credit Opportunity**

- Definition of an application
- Reasons for Denial
- Adverse Action procedures
- Treating customers equally

10:30 a.m. – 10:45 a.m.

Break

10:45 a.m. – 11:15 a.m.

### **Home Mortgage Disclosure Act**

- Application Requirements
- Reporting Requirements

### **Truth in Lending**

- Purpose of the Disclosure
- APR
- Section 32
- Right of Rescission

11:15 a.m. – 12:00 p.m.

### **Other Regulations**

- Privacy Act (Graham Leach Bliley)
- Patriot Act
- Flood Insurance Reform Act
- Fair Housing Act/Predatory Lending
- Fair Credit Reporting Act
- Homeownership Protection Act
- Electronic disclosures