



2019

Lending Fundamentals *Federal Law*

October 15
Hays

October 16
Garden City

October 17
Hutchinson

October 29
Lawrence

October 30
Independence, KS

October 31
Junction City

Program Presenter

Terri D. Thomas, J.D.

Terri is senior vice president and director of the KBA's Legal Department. With over 30 years of industry experience, Terri provides real-world instruction in an upbeat and relaxed style.

The Manual

As in 2017, attendees will receive an electronic link for the download of the manual for this seminar.

New this year, this electronic manual will only focus on federal law issues.

Many attendees are familiar with the 900+ page Lending Fundamentals manual that has been produced by the KBA Legal Department in the past. Because this manual has become so big, with an overwhelming amount of information being covered in a single day seminar, the decision was made to sort the materials into two smaller manuals.

The Lending Fundamentals-Federal Law manual is a comprehensive source of information on federal regulations impacting lending.

The Lending Fundamentals-State Law manual is a comprehensive source of information on the regulatory and statutory aspects of lending under Kansas law. This seminar was held in March. If you wish to obtain the manual, please contact Nicole Ortiz at 785-232-3444 or nortiz@ksbankers.com.

KBA is offering this important seminar dedicated to the federal regulations that impact lending. This program will be presented on a basic level, allowing entry-level and inexperienced personnel to learn about the regulatory and compliance side of lending. More experienced lenders may also find this program useful as a review and update of lending compliance issues.

Program Highlights:

Coverage of the major federal regulations impacting lending including: Truth in Lending Act, RESPA, flood insurance, military lending, SAFE Act, appraisal requirements and coverage of the components of fair lending (Equal Credit Opportunity Act, Fair Housing Act, Community Reinvestment Act and Home Mortgage Disclosure Act);

Links to regulatory resources that are available for lending operations;

Helpful charts and explanations on how different loan transactions are impacted by the state and federal laws and regulations.

Who Should Attend:

Experienced and inexperienced lending personnel will find this seminar beneficial, as well as attorneys and personnel from other areas of the bank desiring a more broadened knowledge of banking.

Recommended 7.0 hours CPE credit. CLE credit pending.

PROGRAM AGENDA

Registration 8:30 a.m.
 Program 9:00 a.m.
 Lunch 12:00 p.m.
 Program continues 1:00 p.m.
 Adjourn 4:00 p.m.

PROGRAM LOCATIONS

October 15 Hays Rose Garden Banquet Hall 2350 E. 8 th Street 785-625-9508	October 16 Garden City Clarion Inn 1911 E. Kansas 620-275-7471	October 17 Hutchinson Clarion Hotel 1401 N. Lorraine 620-669-9311	October 29 Lawrence DoubleTree by Hilton 200 McDonald Dr. 785-841-7077	October 30 Independence, KS Country Club 2824 Country Club 620-331-1270	October 31 Junction City Courtyard 310 Hammons Dr. 785-210-2708
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REGISTRATION INFORMATION

Members: \$235
 Non-members: \$405

Week 1 add \$25 if registering after October 4, 2019
 Week 2 add \$25 if registering after October 19, 2019

*Fee includes instruction, refreshments, lunch, electronic manual via secured link and power point handout.

*If you have a disability and request special accommodations, please contact the KBA office.

*If you have special dietary needs, please contact the KBA office.

*No refunds granted once the link has been shared with registrants.

*Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked in writing and received by the KBA prior to the event.

Registration Form 2019 LENDING FUNDAMENTALS Federal Law		October 15 Hays	October 16 Garden City	October 17 Hutchinson	October 29 Lawrence	October 30 Independence, KS	October 31 Junction City
Registrant Name	Job Title						
Bank Location	E-mail						
Registrant Name	Job Title						
Bank Location	E-mail						
Registrant Name	Job Title						
Bank Location	E-mail						
Registrant Name	Job Title						
Bank Location	E-mail						

Bank _____ Total Attending _____

PO Box _____ Total Enclosed \$ _____

City, State, Zip _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register online using a credit card @ www.ksbankers.com.

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 Educational Resources Department
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 Topeka, KS 66604

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 FAX: 785-272-8392
 Website: www.ksbankers.com