



ADVANCED LENDING INSTITUTE

Red Flags: Identifying Potential Loan Problems, Errors & Warnings Signs For Lenders

CLBB 19, CRCM 32 and CPE 32.2

Oct. 19-23, 2020 · Sandestin Golf and Beach Resort · Destin, FL
Sandestin Golf and Beach Resort is located at 9300 Emerald Coast Pkwy, Destin, Florida.

Registration Oct. 19 at 8:30 a.m.
Session begins Oct. 19 at 9 a.m.
Adjourn Oct. 23 at 11 a.m.

The 2020 Advanced Lending Institute will build upon your solid foundation of lending regulations and practices to strengthen your skills as a lender and provide you with the tools you need to operate in this "new" environment. From exploring how to utilize technology to connect with your borrowers to discussing procedures for working with delinquent borrowers to preparing for future changes in the lending process, this weeklong session is designed just for lenders. It is our goal to provide "real-life" examples, best practices and an assortment of tools designed to help you avoid costly errors and prepare for the day-to-day challenges you face as a lender.

Topics are designed to enhance your lending skills and along with it acquire a bag full of tools to be your borrower's financial hero in their time of need. This program will focus on regulation requirements applicable to you and your institution and will provide resources to help you strengthen your lending process and enhance your lending compliance program.

Ascend to the next level with:

TRAINING TOPICS: Lending regulations, guidance, best practices and relevant examples.

NETWORKING: The institute is designed to encourage attendees to share their experiences.

TOOLKIT: Detailed manuals, sample policy language, checklists and customizable tools.

HOT TOPICS: Review of current regulatory "hot buttons," the latest enforcement actions and pending legislation that could soon impact your bank.

Connecting with Your Current and Future Borrowers

Even though many potential applicants will search and compare banks and products online, when it comes to answering their questions or initiating the loan process, they still want their personal connection a community banker can provide. Gain insight into how today's borrowers connect to the bank and their lender through electronic resources. We will discuss best practices to develop your online presence and increase your opportunities utilizing social media, and detail how to stay compliant when posting.

How to Analyze Your Data for Fair Lending/ CRA Purposes

As long as you are in banking and making loans, fair lending issues are here to stay.

Although cases of overt discrimination are few and far apart, disparate treatment or disparate impact can often happen inadvertently. Examiners expect you to conduct some degree of comparative file review in order to ascertain any possible fair lending issues or problems and to assist your bank's efforts for CRA. And you certainly want to discover if such a problem exists well before any examiner does! Awareness, monitoring and a periodic comparative file review can lessen the possibility of adverse issues arising in your institution. We will review recent regulatory CRA updates and walk you through the steps of a comparative file review and also provide tools to make it all easier for you, such as worksheets and a sample report format.

Appraisals & Evaluations-Rules, Requirements & Review

A key element of any loan decision is a sound appraisal that truly depicts the market valuation at the time of the loan. Both safety & soundness examiners and compliance examiners are carefully scrutinizing your appraisal procedures - from policies, to procedures, to independent ordering of appraisals, to appraisal reviews and more. This session will guide you through a sample written policy, procedures, and sample checklists. We will also discuss the good, the bad and the ugly we have seen in appraisals. And why examiners have been pressing auditors to rate an appraisal violation as a moderate risk finding.

Avoiding Top 10 Common TRID Errors

We will dive deep into each section of the Loan Estimate and Closing Disclosure reviewing what is required and offering best practices and tips. Proper disclosure completion for different loan types, including construction will be discussed as well as when revised disclosures are required and permitted, which fees are subject to tolerances, and how to review the accuracy of your calculations.

Lending to Industrial Hemp Businesses

Under the USDA's laws and regulations you were able to begin making loans and offering other financial products to industrial hemp businesses this 2020 growing season. But... understandably many financial institutions are hesitant to serve hemp-related businesses due to perceived risks and confusion about marijuana-related laws.

When a Borrower Passes

Working with relatives of a borrower who has recently passed can be difficult and emotionally trying. The situation becomes more stressful when you are unsure of proper procedures to follow in various situations. Who has rights to information? What documents are required? What if someone needs access to important documents that are in the accountholder's safe deposit box? We will provide an in-depth review of the steps to take upon the death of a borrower and discuss the roles of POAs, PODs, authorized signers, and guarantors.

Insurance

One simple word, but so much to understand! From hazard to private mortgage and on to flood it is important that we properly disclose these items on the LE and CD - and then be ready to add in other alternatives such as credit life to the mix! This one topic impacts numerous sections and must be consistent with your loan policy and the manner in which the premium was paid. We have case studies and tools to assist you in properly disclosing insurance information in the correct sections of TRID disclosures.

Delivering Loan Documents

We were asked to social distance and shelter-in-place which has caused us to utilize alternative delivery methods, but are we really "delivering" the required documents? With a "click" of a button documents can be delivered instantaneously, but is the process in

compliance with the E-Sign Act? It's a hot topic so let's make sure your process is compliant.

Ag - Its More than Corn & Soybeans

Even before the pandemic, new vineyards, niche crops and the desire to "own" a few acres have increasingly been desired by many people who have been a generation removed from agriculture. With these changes, banks are more likely to encounter a loan request involving an agricultural pursuit.

Fraud

Hindsight is often 20/20 and it is important to learn from the mistakes of others. Let's explore lending red flags and how to incorporate them into our daily procedures. Discussion will include current scams that could impact the lending area and case studies of recent loan fraud cases.

When a Loan Goes South

Delinquency rates were minimal, then the pandemic hit. Now, we need to be ready with policies and procedures to address loan delinquencies and foreclosures. We will discuss the applicable regulations and current guidance that need to be followed to prevent a consumer complaint being filed against the bank for inappropriate debt collections practices. In addition, we will share great tools to help educate your customers during these challenging times and red flags related to debt collection scams.

Banker Roundtable Discussions

Enjoy the unique opportunity of spending invaluable time in "deep dive" discussions with your banking peers from across the state. Attendees are to submit questions in advance to examine issues on specific topics, day to day struggles and problem solving.

Dealing with Non-Traditional Borrowers

This session is designed to assist you in delivering the appropriate disclosures to the non-applicant spouse, co-signer, NRA, and many other borrower relationships that you might encounter.

It's Like Walking a Tight Rope: Loan Requests for Insiders

This session is designed to review the requirements of the regulation and to discuss recent enforcement actions against board and senior management positions.

Are You Prepared for the Green Flag come January 1, 2021?

The start date for using the new Uniform Residential Loan Application (URLA) has been changed a number of times, but the green flag is officially set to waive on January 1, 2020. This session is designed to familiarize you with the new form and tips on completion.

It's All About the Numbers

Get ready and sharpen your pencil! We are going to dive into some math calculations. Loan documents are full of numbers, but are these numbers accurate? Do you really understand how to calculate the required flood insurance coverage for multiple structures? We will utilize case studies to help you understand some critical calculations!

2020

It's been a like a cross country race! Agencies have been issuing and revising guidance at a rapid pace. Let's catch our breath and ensure that we have identified and addressed loan related changes and are alert to what's on the horizon.

Coollest Tools for the Toolbox

Checklists, Charts and URLs are your go-to-tools to help keep you organized. We will share our "cheat" sheets, but also want to discuss your coolest tools. Ultimately, we all strive to make the lending world as easy as possible for everyone!

Observations from The Office of the Attorney General

- Consumer complaint
- Identity theft
- Common scams
- Consumer protection & case studies/updates

TENTATIVE DAILY AGENDA

Registration is Oct. 19 at 8:30 a.m.

Meals include lunch on Monday, Tuesday and Thursday as well as a "grab-and-go style" continental breakfast on Tuesday, Wednesday, Thursday and Friday.

Monday - 9 a.m. – 5 p.m.

Tuesday - 7 a.m. – 5 p.m.

Wednesday - 7 – 11 a.m.

Thursday - 7 a.m. – 5 p.m.

Friday - 7 – 11 a.m.

INSTRUCTORS



DAWN KINCAID began her banking career working for a community bank, while attending The Ohio State University. She has nearly fifteen years of experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Dawn served as the senior vice president of bank operations for a central-Ohio based community bank. She has served in the roles of compliance, BSA/AML, CRA, privacy and security officer and led training initiatives, prepared due diligence information for and completed a variety of regulatory applications and coordinated internal and external audits and exams.



MOLLY STULL began her banking career on the teller line while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, bank mergers, charter changes, name changes, MOU's (not a favorite), and working in a de novo bank. Throughout these experiences she has gained a wealth of banking knowledge. She has activated business resumption plans, implemented a VoIP phone system, performed secondary market quality control reviews, processed wires, filed SAR's, developed bank approved policies and coordinated reviews with external auditors and examiners.



TINA HAMMONDS is an Assistant Attorney General. She is a graduate of Duke University and the Cumberland School of Law. She clerked for the Alabama Supreme Court before becoming the Chief Deputy District Attorney for the Second Judicial Circuit. She has been with the Attorney General's Office since 2007 and has worked with the capital litigation, criminal trials, and violent crimes divisions. She is currently assigned to the Consumer Interest Division handling consumer, regulatory, and environmental cases.

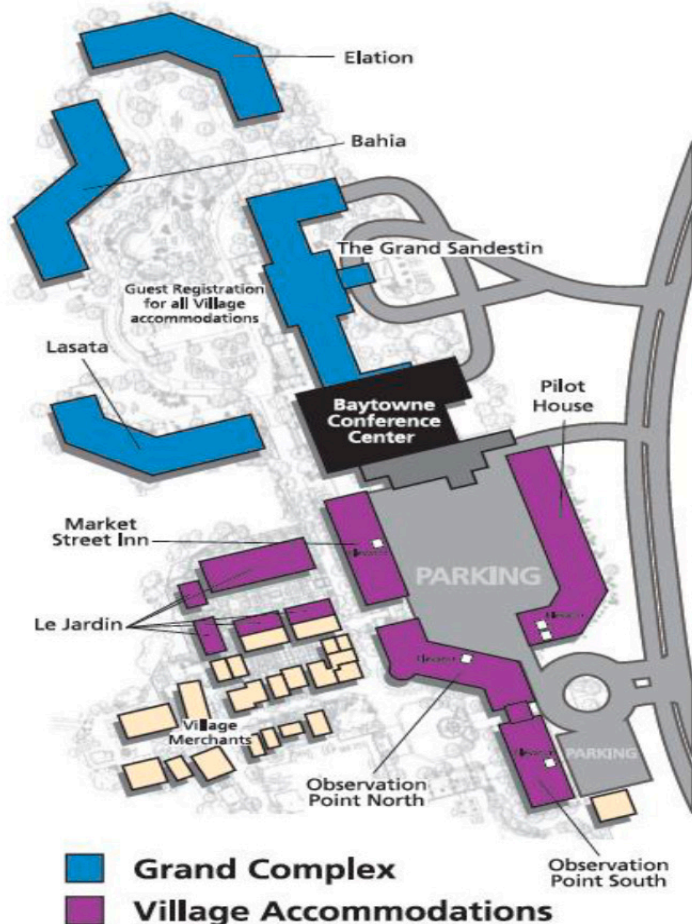
Grand Complex and Villiage Accomodations

Check – In Process (Subject to change):

At this time, all Sandestin Resort guests are instructed to check into our Welcome Center, located at the resort's main entrance. As you pull into the resort, the welcome center is located on the right-hand side, before the guard gates. Currently the Grand Sandestin is not available for resort check-in.



Sandestin Welcome Center
9300 Emerald Coast Pkwy W
Miramar Beach, FL 32550





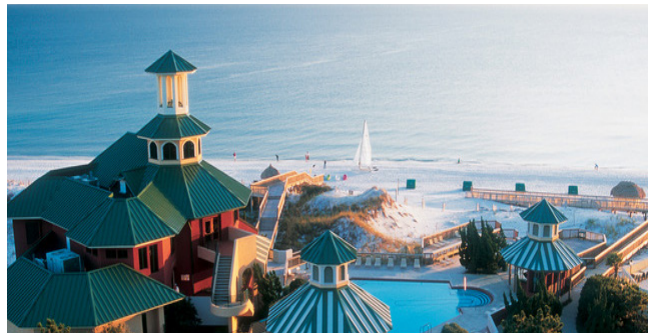
ACCOMMODATIONS

SANDESTIN GOLF & BEACH RESORT

This conference will be held in the Baytowne Conference Center at the Sandestin Golf and Beach Resort. To reserve a room, Please call 1-800-320-8115 to check for availability or book online at <http://www.sandestin.com/2473RS.aspx> and enter group code 2473RS. Be sure to ask about Village rates if interested in that area of the resort. **Room block deadline is 12 NOON - Aug. 1.**

Beachside Studio	\$215
Beachside 1 Bedroom	\$237
Westwinds 1 Bedroom	\$254
Westwinds 2 Bedroom	\$356
Village Studio	\$151
Village 1 Bedroom	\$167
Grand Complex Studio	\$161
Grand Complex 1 Bedroom	\$200
Luau Studio	\$179
Luau 1 Bedroom Unit	\$200

**Room rates do not include 12 percent resort fee or 12 percent tax.*



PRAISE FOR ABA'S ADVANCED LENDING INSTITUTE

"The material and presentation are very informative. Brings clarification to subjects you might be struggling with and the interaction with your peers, support an encourage you. The Lending Institute is very useful."

Fannie Davis - AmeriFirst Bank

"A lot of great information to take back. Roundtables! It was great to hear how other banks are doing things and issues they are having."

Emily Norris - Union State Bank

"Not only do you learn from the presentations but the networking with others in banking and learning knowledge from them is invaluable!"

Cary Robbs - First Bank of Alabama

REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, Montgomery, AL 36104 or fax your registration form to (334) 244-9382.

You may also email it to dpharr@alabamabankers.com.

DEADLINE TO REGISTER IS 12 NOON ON SEPT. 1, 2020.

EARLY BIRD MEMBER RATE*: \$1,445 - Register before 8/1/2020 and save \$250!

*To qualify for early bird rate all fees must be paid by 8/1/2020.

REGULAR MEMBER RATE (after 8/1/2020): \$1,695

NON-MEMBER RATE: \$2,695 (Prepayment is required for all non-members.)

All rates are for ONE attendee. Daily substitutions are not permitted.

Name _____ Bank _____

Title/Dept. _____ Email _____

Mailing Address _____

City, State & Zip _____

Office Phone _____ Cell _____

Additional Attendees: 1. _____

2. _____

PAYMENT METHOD: Total fees due: \$ _____ (Payment due prior to event.)

Check enclosed

Please send me an invoice

WHO SHOULD ATTEND

This **ADVANCED** jam-packed 5-day school is designed for loan officers, loan operations personnel, compliance officers, and your internal auditor.

EARLY DEPARTURES

If you plan to apply for continuing education credits, please do not make travel plans to depart before the session ends on Friday at 11 a.m. We cannot grant certificates of completion to those who depart early from the conference.

LATE REGISTRATION

Please note, there will be a \$50 late registration fee for all attendees that register later than FIVE business days before the seminar.

EARLY BIRD RATES

To qualify for the early bird rate, full payment **MUST** be received by August 1, 2020. Otherwise, additional billing for the regular rate will be necessary.

IMPORTANT POLICIES

CANCELLATION: A processing fee of \$200 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$200 processing fee) if notice is given by 12 noon, 15 business days before the event. After 15 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

LATE REGISTRATION: Please note there will be a \$50 late registration fee for all attendees that register later than 15 business days before the seminar. **NON-ABA MEMBERS:** Prepayment is required for all non-member attendees for any event. **EARLY BIRD RATES:** To qualify for the early bird rate, full payment **MUST** be received by advertised date. Otherwise, additional billing for the regular rate will be necessary. **NOTE:** If registrant has received any manual/handouts prior to cancellation for a week-long school session, no money can be refunded, credited or transferred. **PHOTO USE:** By registering, you give your permission to be photographed and for those photographs to be used by the association. **WAIVER AND INDEMNITY:** Unless otherwise stated in writing, attendance at this event is governed by the Alabama Bankers Association's "Standard Event Waiver and Indemnity Policy" available at <https://www.alabamabankers.com/abaimis/alabamabankers/waiver>. Please contact ABA with any questions.

QUESTIONS? Contact **Debbie Pharr**, ABA Director of Education, by calling
(334) 386-5736 or emailing dpharr@alabamabankers.com.



ALABAMA BANKERS ASSOCIATION

445 Dexter Ave., Suite 10025

Montgomery, AL 36104



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