



ABA

Alabama Bankers Association, Inc.

Live Seminar

Application to Closing: Let's Work Through Developing a Mortgage Loan File

July 21, 2021

Registration: 8:00 AM

Business Session: **8:30 AM – 3:00 PM**

[Marriott Prattville Hotel & Conference Center](#)

Join us for a detailed session on mortgage loan documentation presented based upon the document's timing in a typical loan originated process instead of by regulation. As we all know, mortgage loan files contain numerous documents which provides insight about the bank's consumer compliance program. Therefore, it is critical that each loan file ultimately creates a story line that reveals to an examiner that compliance requirements have been mastered.

Not only must the documents be accurately completed but they must be provided and received in sequential order. Join us as we progress through the life cycle of a loan, document by document, from that initial customer contact through disbursement of the loan proceeds.

Program Highlights

- Timeline of required compliance
- The "whys" of loan documents
- Discussions on how to document "special circumstances"
- Common errors unique to individual loan documents
- Loan file checklists designed to help document compliance requirements for various loans

Program Content and Delivery:

This live program focuses on the timing and content of consumer compliance loan documentation including the purpose of the document and common errors associated with the document. The class is designed to work through a mortgage loan file in the same sequential order as these documents are provided in the loan process. Since a mortgage loan is the "Grand Daddy" of all loan files, information covered will be applicable to compliance documentation requirements for a consumer and commercial loan.

PRESENTED For ABA by: Brode Consulting, Molly Stull

FEES:

Members: \$395

Non-Members: \$595

Who Should Attend?

This informative session is designed for lenders, loan processors, compliance officers, risk officers and auditors.

QUESTIONS? EMAIL Debbie Pharr at dpharr@alabama.bank

By registering for this seminar, you give your permission to be photographed and for those photographs to be used by the association.

ABA Cancellation Policy: A processing fee of \$100 applies to all cancellations. We will gladly refund 100 percent of your registration fee (minus \$100 processing fee) if notice is given by 12:00 noon, 10 business days before an event.

After 10 business days, no money can be refunded, credited or transferred, although substitution of a participant is welcomed.

Schools and sessions 2 days or more, cancellation processing fee ~ \$200 or more TBD.

Late Registration: Please note, there will be a \$50 late registration fee for all attendees that register later than 10 business days before the seminar.

Non-ABA Members: Prepayment is required for all non-member attendees for any event.

Early Bird Rates: When applicable, 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, no money can be refunded, credited or transferred.