



# ADVANCED LENDING INSTITUTE

CPE Credits – 32.7  
CRCM Credits – 29.5

**Oct. 24-28, 2022 - Sandestin Golf & Beach Resort - Miramar Beach, FL**  
**Sandestin Golf & Beach Resort, 156 Sandestin Blvd. N, Miramar Beach, FL 32550**

<b>Registration</b>	Oct.24 at 8:30 a.m.
<b>Session begins</b>	Oct. 24 at 9 a.m.
<b>Adjourn</b>	Oct. 28 at 11:30 a.m.

*The Advanced Lending Institute is designed to strengthen your skills as a lender and as a go-to person for your borrowers as they often look to their lender for advice. Lenders must be able to adjust from one loan deal to the next and even within the same deal there are often changes that neither the borrower nor the lender had anticipated. This session will address a variety of topics ranging from regulatory compliance requirements to properly securing various types of collateral. On the heels of the pandemic, it is important that lenders prepare for the future as we learn from the past all while maintaining solid lending practices that keep fair lending and UDAAP violations at bay! This program will provide resources, tools, and best practices to strengthen and enhance your skills and knowledge as a lender.*

Ascend to the next level with:

## **Rising above Flood Disaster Protection Act Violations - The FAQs are Your Life Vest!**

Compliance with the FDPA ranked second in violations during the FDIC's 2021 examinations so understanding the requirements of this regulation is critical. This session will discuss the new and revised final FAQs, recent violations, and the hot flood-related topics. In addition, we will discuss documentation requirements to enable the lender to communicate the requirements to the applicant.

## **Addressing a Curveball**

The loan application to origination process takes days to complete and sometimes lenders must make adjustments as the applicant or the bank needs to make change. Whether these changes occur during the application, underwriting, or the repayment period, it is still a change that must be addressed and properly handled. A TRID change in circumstance has the opportunity to reset tolerances, but only in certain situations and if acted upon in a timely manner. This session will discuss how to properly take advantage of resetting tolerances to avoid a cure situation and how to address changes after origination, such as rescission and reducing a line of credit.

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## **Fair Lending...It's STILL a Focus Point!**

The regulatory agencies have told us that fair lending is an area of emphasis. This session will dive into the current materials issued from the agencies to ensure you have the most up-to-date resources at your fingertips and will also discuss appraisal discrimination and reconsideration of value (ROV).

## **Tools of the Trade**

From writing informative loan narratives to utilizing various apps on your phone, this session is designed to discuss and share tools that aid lenders and banks in obtaining information, documenting the borrower relationship and communicating with management and the board.

## **HELOC - Deep Dive**

A deep dive discussion on a home equity line of credit product. Can a debit card be provided at closing for a HELOC? What disclosures are required? How do we reduce the available line? These questions and more will be addressed during this deep dive on HELOCs.

## **Avoiding a UDAAP Strike!**

Unfair, Deceptive, Abusive Acts and Practices (UDAAP) can be uncovered in all products and services offered by your bank. The CFPB recently updated their UDAAP examination manual and stated "An act or practice that does not comply with these provisions of TILA may also be unfair, deceptive, or abusive. Similarly, a discriminatory act or practice that is unfair, deceptive, or abusive may also violate other antidiscrimination laws, such as ECOA." Therefore, let's learn from others as we discuss lending related products and services that have resulted in UDAAPs, such as repossessions, rescission, and mortgage servicing.

## **Banker Round Table Discussion**

Ever want to just know how your peers at other

institutions are tackling common problems? This round table is your change to discuss your compliance questions and concerns. This is geared to the issues you are currently dealing with. Ask questions and share your opinions and experiences with your fellow bankers and our compliance expert moderators. Attendees will be asked to send in their top questions to facilitate conversation among the group.

## **Medical Bills Appearing on Credit Reports**

On the heels of a pandemic where extensive medical stays were experienced and the increasing press on this subject, understanding how to address medical bills and disputed items on a credit report is critical.

## **Securing Your Collateral**

You have worked hard to get the loan, now it is critical to protect your institution's asset, Let's work through perfecting your lien by understanding the Uniform Commercial Code (UCC).

## **What's on the Horizon?**

Whatever lending related requirements are coming down the pipe will be discussed. This may include the Dodd-Frank Act Section 1071 Rules, if released. Regardless, this session is designed to start you preparing for upcoming changes.

## **Dual Strategy Thinking:**

Appraisals AND Evaluations - Most banks utilize appraisals over 90% of the time for any real estate valuation. However, banks who employ a dual approach of appraisals when required and evaluations when allowed achieve the greatest success in their markets. Learn this strategy, the efficient and compliant way to perform an in-house property evaluation and understand recent, relevant real estate market trends in your markets.

## **AND MORE!**

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# INSTRUCTORS



**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, 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.



**JASON PRUITT** has been in the banking industry for almost 30 years, beginning his banking career in 1990 with Roswell Bank in Roswell, GA. He has served in various senior lending positions for First Union, Bank of North Georgia and Fidelity Bank. In 2002, Jason was recruited by his banking mentor to be the Senior Vice President and Director of Member Services of the Community Bankers Association of Georgia. For the past 9 years, he has served in the Financial Solutions Group at CRS Data, a real estate data company, assisting Financial Institutions, State MLS groups, appraisers and other industries across the U.S. Jason is a graduate of Reinhardt University, as well as the LSU School of Banking.

**Meetings will be held at the Linkside Conference Center**  
*156 Sandestin Blvd. N, Miramar Beach, FL 32550*





# ACCOMMODATIONS

## SANDESTIN GOLF & BEACH RESORT

**\*\*ABA ROOM BLOCK WILL BE REQUIRED\*\*** - Reservation deadline is 12 NOON- September 01, 2022 after which rooms will be sold on a space-available basis. Please CALL 1-800-320-8115 and reference Alabama Bankers to check for availability Or BOOK ONLINE at [www.Sandestin.com/24L2AK](http://www.Sandestin.com/24L2AK) and enter **group code 24L2AK** . Be sure to ask about other accommodation rates for ABA guests that may not be listed, if interested.

Beachside Studio	\$229
Beachside 1 Bedroom	\$269
Beachside 2 Bedroom	\$299
Westwinds 1 Bedroom	\$279
Westwinds 2 Bedroom	\$349
Bayside at Sandestin guest room	\$136 – Walking distance to event
Grand Complex Studio	\$161
Grand Complex 1 Bedroom	\$200
Luau Studio	\$179
Luau 1 Bedroom Unit	\$200
Village Studio	\$151
Village 1 Bdrm	\$167

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



# TENTATIVE DAILY AGENDA

Registration is Oct. 24 at 8:30 a.m.

**Monday** - 9 a.m. – 5 p.m.

**Tuesday** - 7:30 a.m. – 5 p.m.

**Wednesday** - 7:30 – 11:30 a.m.

**Thursday** - 7:30 a.m. – 5 p.m.

**Friday** - 7:30 – 11:30 a.m.

*Meals include light lunch on Monday, Tuesday and Thursday as well as a “grab-and-go style” breakfast on Tuesday, Wednesday, Thursday and Friday.*

## 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.

**Deadline to register is September 1, 2022**

**You may also email it to [dpharr@alabama.bank](mailto:dpharr@alabama.bank).**

**EARLY BIRD MEMBER RATE\***: \$1,495 - Register before 8/1/2022 and save \$200!

\*To qualify for early bird rate all fees must be paid by 8/1/2022.

**REGULAR MEMBER RATE** (after 8/1/2022): \$1,695

**NON-MEMBER RATE**: \$2,975 (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

Please charge a total of \$ \_\_\_\_\_ to the following credit card:

Visa  MasterCard  Discover  American Express

Credit Card No. \_\_\_\_\_ Exp. \_\_\_\_\_ Signature \_\_\_\_\_

## 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 July 30, 2021. 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.alabama.bank/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@alabama.bank](mailto:dpharr@alabama.bank).



ALABAMA BANKERS ASSOCIATION

445 Dexter Ave., Suite 10025

Montgomery, AL 36104



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