



ALABAMA BANKERS ASSOCIATION

Navigating the Mortgage Journey from Start to Finish: A Comprehensive Seminar for Mortgage Professionals

Speaker: Leah Hamilton

October 1, 2025

Member Rate: \$395

Registration starts: 8:15am

Non-Member Rate: \$595

Business Session: 8:30am- 3:00pm Lunch on your own: 11:30-12:30pm

Montgomery Marriott Prattville Hotel & Conference Center at Capitol Hill
2500 Legends Circle, Prattville, Alabama 36066

Are you new to mortgage lending and eager to build a solid foundation? Or perhaps you're a seasoned professional looking for a refresher to stay on top of industry changes and regulatory requirements? **The Mortgage Start to Finish Seminar** is designed to provide you with the essential knowledge and skills needed to navigate the mortgage lending process with confidence.

This in-depth, highly informative seminar will walk you through the **entire mortgage lifecycle**—from the moment an application is submitted to the final closing. With a focus on **regulatory compliance, operational best practices, and risk management**, this training will give you the insights necessary to avoid common mistakes, streamline processes, and ensure compliance with key federal requirements.

Whether you're a loan officer, processor, underwriter, or part of a compliance and risk management team, this seminar is designed to give you a **comprehensive understanding of mortgage lending essentials** while also addressing the latest regulatory developments and examiner findings.

What to Expect from the Seminar

This **basic to intermediate-level training** is structured to provide a clear, step-by-step breakdown of mortgage lending regulations, key industry requirements, and best practices for loan processing. The content is designed to be practical, easy to understand, and applicable to real-world lending scenarios.

During this interactive session, you'll learn about:

1. Product Development Considerations

- How to structure and advertise mortgage loan products while staying compliant
- Key differences between **fixed-rate and adjustable-rate mortgages**
- Understanding the impact of **Fair Lending laws** on product offerings

2. Application & Origination Regulations

- Compliance with **Regulation B (ECOA)**, the **Fair Credit Reporting Act (FCRA)**, and **Regulation Z (TRID)**

- What lenders must consider during the application process to ensure fair and unbiased lending
- Important documentation and borrower disclosures required at application

3. Understanding Required Disclosures

- Overview of key disclosure requirements, including:
 - **Appraisal disclosures** and borrower notification requirements
 - **Privacy and data protection laws** under federal regulations
 - **TRID (TILA-RESPA Integrated Disclosure) rules** and timing requirements
 - **Homeownership counseling** requirements for certain loans

4. Critical Timing Considerations

- Ensuring timely delivery of **required disclosures**
- Navigating **closing timelines** and compliance with waiting periods
- Understanding what it means for a business to be “**substantially open**”

5. Loan Processing Best Practices

- Do’s and don’ts to ensure smooth loan processing and prevent compliance violations
- How to properly document “**changed circumstances**” and when to issue revised disclosures
- Recognizing **red flags** that can delay loan approval and closing

6. Common Errors and Examiner Findings

- Reviewing **real-life compliance missteps** and how to avoid them
- Understanding what regulators and auditors look for during examinations
- Implementing **risk mitigation strategies** to improve compliance and operational efficiency

Who Should Attend?

This **seminar** is ideal for professionals involved in mortgage lending, compliance, and risk management, including:

- ✓ **Loan officers, processors, underwriters, and closers** looking to enhance their knowledge of regulatory and operational requirements
- ✓ **Compliance and risk management professionals** responsible for ensuring adherence to lending laws and policies
- ✓ **Retail lending staff** who interact with mortgage applicants and process loans
- ✓ **Examiners, auditors, consultants, and third-party professionals** looking to stay current on regulatory expectations and best practices

Why You Should Attend

The mortgage industry is constantly evolving, with new regulations and compliance requirements emerging regularly. Attending this seminar will:

- ✓ **Enhance your mortgage lending expertise** and understanding of federal regulations
- ✓ **Help you prevent costly compliance errors** that could lead to fines or penalties
- ✓ **Give you practical strategies** to improve loan processing and avoid common mistakes
- ✓ **Provide insights from examiner findings**, helping you stay ahead of compliance risks
- ✓ **Strengthen your ability to navigate the lending process efficiently**, from application to closing

Whether you are just getting started in mortgage lending or need a **refresher to sharpen your skills**, this seminar is an excellent opportunity to **learn from industry experts**, ask questions, and gain **practical knowledge** that you can apply immediately in your role.

Don't Miss This Opportunity!

Join us for this **comprehensive and engaging training session** to gain a **full understanding of mortgage lending essentials** and ensure you are well-equipped to handle loan origination, processing, and compliance with confidence.

Speaker: Leah Hamilton



Background

With nearly 30-years of experience in the financial services industry, Leah's in-depth compliance knowledge spans Lending, Deposits, BSA/AML and Compliance Risk Management. Her diverse skills, from software programmer to legal counsel to compliance advisor make Leah a results-oriented and strategic compliance professional.

Nationally recognized for her pragmatic compliance advice and her engaging approach, Leah provides management and staff valuable insight to effectively understand, identify, manage, and mitigate compliance risk.

Throughout her career, banks, credit unions, FinTechs, and federal and state associations have engaged her for compliance advice and training at all levels: front line, compliance, audit, board and management, and state and federal examiners.

As a faculty member of the Southwest Graduate School of Banking at Southern Methodist University in Dallas (SWGSB) for the past ten years, she teaches Compliance Risk Management, Commercial Lending, and BSA/AML and Compliance for new community bank directors.

Professional Experience

Leah has served as the Chief Compliance Officer for a \$4 billion community bank, a start-up mortgage company, and for a large banking software compliance division. In addition, she was in-house counsel and worked for several leading banking software firms. In addition to participating in loan, deposit, and BSA/AML review and audit services, Leah has advised thousands of financial institutions on day-to-day BSA/AML and compliance matters, consent order remediation and management responses to examiner concerns.

As a compliance expert, Leah has led several regulatory mandated remediation engagements, focusing on Consumer Compliance and BSA/AML, including:

- BSA/AML system validation testing
- BSA/AML audit for international bank, including compliance with both U.S. and Hong Kong Banking Authority requirements
- Compliance Risk Management Program development
- Fair lending consent orders
- HMDA consent orders
- RESPA Section 8 matters