



ABA

Alabama Bankers Association, Inc.

Live Seminar

Reg Z University

January 26 & 27, 2023

Registration: 8:00 AM

Business Session: **8:15 AM – 3:00 PM**

[Birmingham Marriott](#) – 3590 Grandview Parkway, Birmingham, AL

FEES:

Members: \$745

Non-Members: \$1190

It is no secret that regulations continue to expand. This is especially true for Regulation Z. The Regulation Z commentary alone consists of over 372,000 words. As the complexity has increased, the ability for banks to comply has become more and more compromised. In response, we are offering this course to discuss the closed end portions of the regulation. The manuals (which will be extensive) will be broken out by the loan type, and information that pertains to different loan types will be repeated in each manual as needed. This will make it easier for the student to use the manuals for reference after the seminar.

We will teach each major subject in the order that it appears in the agenda below. Student loans will not be discussed.

Tentative topics:

- Regulation Z Basics
- When does the regulation apply?
- When does the regulation NOT apply?
- Finance charge
- Consumer non real estate loans (cars, boats, etc.)
- Disclosures and other requirements
- Consumer real estate loans
- The Loan Estimate
- The Closing Disclosure
- Other requirements
- Rescission
- Underwriting issues – Ability to Repay
- Qualified Mortgages
- High-Cost Mortgages
- Higher Priced Mortgage Loans
- Adjustable-Rate Mortgages

PRESENTER: Young & Associates: Bill Elliott

WHO SHOULD ATTEND:

This course will be an in-depth analysis and will cover all aspects of the rule. While all attendees will benefit, at least some knowledge or experience with the regulation and lending will be helpful. Attendees who are compliance officers, auditors, senior management, consumer lenders of all areas, consumer loan processors, and any others involved in consumer lending will benefit from this program.

QUESTIONS? CALL or EMAIL Elizabeth Bailey at 251.510.3593 ebailey@alabama.bank

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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.