



# COMPLIANCE ISSUES FOR COMMERCIAL LENDING

## Live Webinar

TUESDAY, MARCH 18, 2008 ~ 11:00 AM – 1:00 PM EST

Attend a live seminar without leaving the office!

It is a common misconception among those involved in commercial lending that "compliance doesn't apply to us." In fact, there are many rules and regulations that have a direct impact on the commercial lending function, and the penalties for noncompliance can be steep. Explore the range of rules and regulations that cover basic commercial lending (rules specific to real estate lending are excluded, as we cover them in another session). Learn what rules apply, when they apply, definitions of complex terms, as well as the penalties for noncompliance. Learn what these rules are and where to find them.

### COVERED RULES INCLUDE:

- Regulation B – Fair Lending
- Regulation O – Lending to Insiders & Their Related Interests
- Regulation C – Home Mortgage Disclosure Act (HMDA) – unexpected commercial loan impact
- New Regulation W – Transactions Between Banks and Their Affiliates
- Regulation BB – Community Reinvestment Act (CRA)
- Appraisal Standards
- Flood Insurance Rules
- Real Estate Lending Standards (LTV Rules)
- IRS reporting requirements
- Privacy and US Patriot Act Customer Information Program requirements
- And others

Plus frequent question and answer sessions throughout this presentation.

**WHO SHOULD ATTEND:** This interactive session will give a basic understanding of each of these rules and is imperative for anyone performing duties in commercial lending areas of the financial institution, including loan officers, personal bankers, supervisors, auditors, compliance officers, trainers and others.

**SEMINAR PRESENTER:** Carl Pry, J.D., Director of Fair Lending Compliance for KeyBank in Cleveland, Ohio. Mr. Pry provides a variety of regulatory compliance and financial performance services to financial institutions and other clients throughout the country. He has written extensively regarding consumer and commercial compliance, tax, audit, and financial institution legal issues. He has spoken at dozens of banking, compliance, and state bar associations, and has conducted training sessions for financial institutions across the country.

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### Compliance Issues for Commercial Lending

Center for Financial Training Atlantic States  
P.O. Box 969, Norwich, CT 06360  
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Please call Scott Briggs at 860-886-6153 x3 if you have any questions.