

**2019**  
***Mortgage Lending Made Easy***  
***by***  
***Michael R. Christians***

*Join Regulatory Compliance Counsel Michael Christians for a comprehensive overview of the mortgage loan origination process. First, we'll look at specific requirements applicable to loan originators under both the SAFE Act and Regulation Z. From there, we'll walk through the lifecycle of a mortgage loan from application to post-closing. The discussion will focus on Regulations V, X and Z; the Home Ownership and Equity Protection Act; the E-Sign Act; the Homeowner's Protection Act and the NCUA's Rules on appraisals and flood insurance. We'll then turn our attention to fair lending requirements, under the following: the Equal Credit Opportunity Act, the Fair Housing Act, the Home Mortgage Disclosure Act, the Servicemember's Civil Relief Act and the CFPB's prohibition against unfair, deceptive and abusive acts and practices.*

*The course is designed specifically for loan originators, loan underwriters and loan support staff looking to satisfy their periodic training requirement under §1026.36 of Regulation Z.*

*Date:* *October 15, 2019*

*Location:* *Landmark Inn, Marquette.*

*Time:* *Registration from 8:30 a.m. to 9:00 a.m. Session from 9:00 a.m. to 4:00 p.m. Muffins & coffee will be available in the morning. Lunch will be provided.*

*Cost:* *\$115 per attendee*

# 2019 MLO Training

October 15<sup>th</sup> - Landmark Inn, Marquette

9am to 4pm

## REGISTRATION FORM

Credit Union Name \_\_\_\_\_

Participant Name \_\_\_\_\_ Title \_\_\_\_\_

Participant Name \_\_\_\_\_ Title \_\_\_\_\_

Participant Name \_\_\_\_\_ Title \_\_\_\_\_

Participant Name \_\_\_\_\_ Title \_\_\_\_\_

Participant Name \_\_\_\_\_ Title \_\_\_\_\_

\* A block of rooms (double queen & king) at a rate of \$155 will be available at the Landmark Inn for Monday, October 14<sup>th</sup> and Tuesday, October 15<sup>th</sup>. Call 906-228-2580 by Monday, September 16<sup>th</sup> to reserve a room. Mention "UP Chapter of Credit Unions" for the block discount.

Number of Participants \_\_\_\_\_ x \$115 = \_\_\_\_\_

Mail this form and check payable to "UP Chapter of MCUL" to:

Brenda Lippens  
Delta County Credit Union  
PO Box 756  
Escanaba, MI 49829

**Reservation Deadline – October 4<sup>th</sup>**