



FAMP Broward Chapter
MBA SF and FAMP Miami Chapter
Presents:



South Florida Regional Compliance Symposium

Wednesday, March 4, 2015 - 8:30am to 3:00pm

Sonesta Fort Lauderdale

999 N. Ft Lauderdale Beach Blvd, Ft. Lauderdale, FL 33304

9:30 am to 10:30 pm - Are You Prepared for an Audit?

In December, 2014, Florida's Office of Financial Regulation began randomly auditing licensees....will you be prepared when you are notified? This discussion will provide you with an overview of audit preparation including a review of the new Florida administrative rules.

The clock is ticking! What are the critical issues that you must address in the last few months before the new RESPA/TILA implementation date arrives?

Brokers Compliance Group will offer morning and afternoon sessions on key areas of focus in advance of the August 1, 2015 effective date.

The new rule combines the Good Faith Estimate (GFE) with the Truth in Lending (TIL) disclosure now called the Loan Estimate, and the HUD-1 settlement statement with the final TIL, now called the Closing Disclosure. It also makes numerous changes to the settlement process. Perhaps the greatest change is that the closing disclosure must be in the hands of the consumer three days before closing. The forms and procedures are commonly referred to as "TRID", for "TILA/RESPA Integration Disclosures".

10:45 am to 12 pm - TRID - Loan Estimate

This session will discuss issues related to the Loan Estimate. The presentation will center on features and procedures regarding the content and disclosure of the Loan Estimate form. Many of the issues covered will be responsive to mortgage industry stakeholders who need additional information in order to facilitate the development of compliance, quality control procedures, software, and third-party originator compliance.

Topics: The new regulatory structure - Coverage of the new disclosure regime - Timing of the Loan Estimate
Contents of the Loan Estimate - Form of the Loan Estimate - Restrictions on pre-disclosure activities

Luncheon - Noon to 1:15 pm

1:15 pm to 3:00 pm - TRID II - Closing Disclosure

This session will discuss issues related to the Closing Disclosure. This session will discuss issues related to the Closing Disclosure. The presentation will center on features and procedures regarding the content and disclosure of the Closing Disclosure form. Many of the issues covered will be responsive to mortgage industry stakeholders who need additional information in order to facilitate the development of compliance, quality control procedures, software, closing agent compliance.

Topics: The new regulatory structure - Coverage of the new disclosure regime - Timing of the Closing Disclosure
Contents of the Closing Disclosure - Form of the Closing Disclosure - Corrected Closing Disclosures
Prohibition on marking up settlement service charges

Cost:



Members \$50.00



Non-Members \$75.00

Fax reservation to 866-261-2776 or email to emails@browardfamp.org or DMiller8@prodigy.net
Questions? - 954-986-0808

Name: _____ Membership# _____

Billing Address _____

City: _____ State _____ Zip _____

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If you have a disability that requires a special accommodation, please advise FAMP Broward Chapter in writing at 8362 Pines Blvd., #155, Pembroke Pines, FL 33024 or call FAMP Broward Chapter at 954-986-0808.