

TILA-RESPA Integrated Mortgage Disclosure Rule Implementation. Together We're Prepared!

SEMINAR:

Wednesday, April 15 | 9:00 a.m. to 12:00 p.m.

Embassy Suites Charleston

300 Court Street | Charleston, WV 25301

Seminar Cost: \$20 per person

Will you be ready for the changes by August 1, 2015?

Gain insights into the new loan estimate and closing disclosure forms and their practical implications on real estate closings.

The Impact of Change:

Our industry will have to make system changes, devise new business practices, and train staff well ahead of the mandatory compliance date of August 1, 2015.

Lenders:

- How can we meet the timeline requirements?
- What "changes" will require me to re-disclose?
- What is the result of non-compliance?

Attorneys:

- Which of the 3 sets of disclosures do I use/when?
- Who is responsible for tracking new deadlines?
- What is the risk of non-compliance?

REALTORS®:

- How will this change the real estate transaction?
- What do I need to know to prepare my clients?
- How will the required timelines impact closings?

Consumers:

- Will these new forms be easier to understand?
- How will the process impact my closing date?
- What if my lender does not follow the rules?

Reserve your seat by Friday, April 10 by completing the reservation form on the next page.

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Integrated Mortgage Disclosure Seminar April 15, 2015 – Embassy Suites Charleston

Presented by Mike Aiken, Senior Vice President, Compliance Officer & Senior Counsel for Investors Title

In this seminar, Mike Aiken will conduct an interactive discussion explaining how the revised forms mandated by the Consumer Financial Protection Bureau (CFPB) will change business as usual for lenders, attorneys, and REALTORS®.

About The Speaker: Mike Aiken graduated magna cum laude from Arizona State University with a Bachelor of Science in Economics. He graduated cum laude from Creighton University School of Law. Mike joined Investors Title in 1998 and oversees compliance for out-of-state operations and serves as lead attorney for the Corporate Legal and Underwriting Services Group. Mike is a frequent speaker and author on a number of title insurance topics and compliance matters affecting title agents, lenders, and attorneys. Mike also serves on the American Land Title Association Forms Committee, as well as the ALTA Title Counsel Committee.



PLEASE REGISTER THE FOLLOWING TO ATTEND:

For additional attendees, please complete a separate form.

Company _____

Address _____

1. Name _____ Title _____

E-mail _____ Phone _____

2. Name _____ Title _____

E-mail _____ Phone _____

REGISTRATION FEE IS \$20 PER ATTENDEE

_____ I will bring a check to the seminar made payable to: **VBA-MSI**

_____ Please charge _____ registration(s) to my credit card: ☐ Visa ☐ MasterCard

Card # _____ Exp. Date: _____ CIV/CCD# _____

Cardholder's Name: _____ Signature: _____

Billing Address On Card: _____

Fax your registration form to the Virginia Bankers Association via secure fax number:

804.495.8495 or to secure e-mail address: msi@vabankers.org

Cancellations received by Noon on April 10 will receive a full refund.

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