



# Lending Compliance Solutions

*In these turbulent market conditions, the need for expense control is an absolute necessity. One of the best ways to ensure expense control is to be proactive, not reactive. Compliance errors are expensive – identification, corrective action, and internal controls hit the bottom line directly. This course will help banks change their culture from a reactive stance on errors to a proactive solutions provider. We will address regulatory hot topics and lessons learned with basic compliance technical requirements and a “no more, no less” philosophy towards compliance.*

**When:** Class begins on Wednesday, October 1, 2008 from 9:00 a.m. until 4:30 p.m.

**Where:** At our computer training facility in Raleigh, North Carolina. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612, just off of the I-440 Beltline, behind the Crabtree Valley Mall.

**Who Should Attend:** Any lender, underwriter, administrator, manager, credit officer or executive who wants to learn how to address current lending compliance issues and provide practical solutions to compliance management.

#### Course Content:

- Current compliance hot topics like unfair and deceptive practices in conjunction with borrowers, bank documents, and operating procedures
- Significant federal regulations to include spousal signature prohibitions, John Warner Defense Act requirement, and FACT Act
- New guidance on compliance basics – HMDA, Flood, etc.
- Methods of monitoring compliance out in the field or in the office with proactive solutions

**Dress:** Business casual.

#### Cost:

1 person - \$325/day	\$325 per person
2 - 4 people attending this workshop or CRM manual client - \$275/day	\$275 per person

**\*Other Credit Risk Management Training this year: *(mark your calendars)***

- **Consumer Lending – August 27-28, 2008**
- **Credit Underwriting with CRM Toolbar – September 9-11, 2008**
- **Real Estate Lending – September 16-18, 2008**
- **Understanding Real Estate Appraisals – September 23-24, 2008**
- **Loan Documentation – October 2, 2008**
- **Commercial & Industrial Lending – October 21-23, 2008**
- **Consumer Lending – November 4-5, 2008**
- **Credit Underwriting with CRM Toolbar – December 9-11, 2008**

**Registration:** To enroll, register on-line at <http://www.creditriskmgt.com/go.php>. We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions as well as hotel and restaurant information. Please contact us with any questions.

- Email: [CRMTrainingMailbox@creditriskmgt.com](mailto:CRMTrainingMailbox@creditriskmgt.com)
- Fax: 919-846-5760
- Phone: 919-846-1601
- Website: [www.creditriskmgt.com](http://www.creditriskmgt.com)