



## INFOSIGHT360 CUSTOMIZED IN-PERSON COMPLIANCE EDUCATION AND TRAINING

### Mortgage Loan Originator Training

Intended to satisfy a loan originator's mandatory training requirement under Section 1026.36 of Regulation Z, this full-day session teaches loan officers how to originate a compliant mortgage loan in four easy steps:

- Application – we'll discuss required application disclosures and the collection of monitoring information
- Underwriting – we'll look at the ability to repay requirements, rules associated with appraisals and flood insurance, and additional compliance responsibilities for higher priced and high-cost mortgage loans
- Closing – we'll discuss required closing documentation and the right to cancel
- Servicing – we'll consider the various post-closing servicing responsibilities imposed by Regulation Z and Regulation X

### League InfoSight Masterclass Certifications

Deposit Accounts	Operations
In this module, participants will learn about the compliance requirements associated with opening new accounts, including: <ul style="list-style-type: none"><li>• Bank Secrecy Act / OFAC / CIP</li><li>• Electronic Fund Transfers Act / Regulation E</li><li>• Truth in Savings Act / NCUA Part 707</li><li>• Expedited Funds Availability Act / Regulation CC</li><li>• State-Specific Topics</li></ul>	In this module, participants will learn about the compliance requirements associated with general credit union operations, including: <ul style="list-style-type: none"><li>• Gramm-Leach-Bliley Act / Regulation P</li><li>• Right to Financial Privacy Act</li><li>• Security</li><li>• Unfair, Deceptive, and Abusive Acts and Practices</li><li>• E-Sign Act</li><li>• State-Specific Topics</li></ul>
Consumer Lending	Real Estate Lending
In this module, participants will learn about the compliance requirements associated with extending consumer credit, including: <ul style="list-style-type: none"><li>• Equal Credit Opportunity Act / Regulation B</li><li>• Fair Credit Reporting Act / Regulation V</li><li>• Truth in Lending Act / Regulation Z</li><li>• Servicemember's Civil Relief Act</li><li>• Military Lending Act</li><li>• State-Specific Topics</li></ul>	In this module, participants will learn about the compliance requirements associated with extending credit secured by real estate, including: <ul style="list-style-type: none"><li>• Truth in Lending Act / Regulation Z</li><li>• Real Estate Settlement Procedures Act / Regulation X</li><li>• Home Mortgage Disclosure Act / Regulation C</li><li>• Fair Housing Act</li><li>• Homeowner's Protection Act</li><li>• State-Specific Topics</li></ul>

### Meet Your Instructor...

#### Michael Christians, Director of Regulatory Compliance Counsel

With almost 30 years of experience in the financial services industry, Michael has a unique ability to break down complex regulatory concepts and explain how those requirements impact the day-to-day operations of a credit union. As a recognized speaker on the national circuit, Michael has conducted compliance training in 42 states for both trade associations and individual credit unions.

Michael earned his Juris Doctorate from Drake University Law School. He was admitted to the Iowa State Bar in 2014 where he is licensed to practice law.



For more information, please contact Michael at [michael.christians@infosight360.com](mailto:michael.christians@infosight360.com)