



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

SENT TO:

2009 – 199

October 26, 2009

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO,
Mortgage Spec.,
Compliance Spec. &
Legal Counsel
Assoc. Members

RE: **RESPA Update Seminar – Friday November 20, 2009**

The Connecticut Bankers Association is pleased to present the **RESPA Update Seminar on Friday, November 20, 2009 at the Hawthorne Inn, Berlin, CT.** Registration for this important half-day program will begin at 8:30 a.m., with the Seminar starting promptly at 9:00 a.m. Depending upon questions from the attendees, adjournment is anticipated at 12:00 noon. Registration cost and details can be found on the attached registration form.

SEMINAR OVERVIEW

With RESPA's upcoming effective date of January 1, 2010, it's imperative for banks to have the most current information associated with the revisions to the regulation. Unfortunately, RESPA's revisions have caused much confusion, in part due to ambiguities between TILA and RESPA and a lack of clarity as to how banks and their closing attorneys should implement the changes. The Q & A or FAQ's communications coming out of HUD are some of the most anticipated, yet fluid and non-committal compliance guidance that the industry has ever dealt with. The RESPA Update Seminar will give you the most up-to-date information that's available on how your bank should comply with the new Regulation, as well as what you should expect from your closing attorneys.

MAJOR TOPICS

- Rules concerning the new GFE
- New definition of "application"
- Rules concerning list of providers
- Tolerance concerns
- What is a "changed circumstance"?
- New HUD-1 Form
- Relationships with lawyers and other providers
 - Review of the Revised GFE and HUD-1 from the perspective of the closing attorney
 - What conversations you and your closing attorney need to have quickly
 - Title insurance considerations
- Competitive angles
- Average charge pricing opportunities
- Other issues

SPEAKERS

The program will be led by **David J. Wiese**, Partner with Hinckley Allen and Snyder, LLP, who is a frequent speaker for the CBA with detailed knowledge of RESPA, its new changes and how they impact the banking industry. Also participating in the Seminar will be **Richard A. Hogan**, who is the Regulatory and Legislative Counsel at CATIC. His duties include ensuring regulatory and legislative compliance for CATIC and the law firms and lenders it does business with, on both a federal and state level. Both these speakers will no doubt provide registrants with informative presentations containing important information for complying with the new Regulation.

WHO SHOULD ATTEND

Attendance at this program would be appropriate for Chief Lending Officers, Mortgage Department Supervisors, Compliance Officers, In-house Counsel, and other personnel who may have responsibilities for mortgage lending functions.

REGISTRATION DETAILS

To attend the **RESPA Update Seminar**, please complete the attached registration form and return it to the Association office no later than **Wednesday, November 18, 2009**. You may FAX your registration prior to the deadline (860.677.5066). All FAX registrants will be billed regardless of their attendance.

INCLEMENT WEATHER POLICY

If weather conditions look like they may impact the scheduling of this program, you may check on the status of this seminar by simply visiting the CBA website www.ctbank.com. When at the site, click the seminar status button located at the bottom of the page.

Seminar fees are outlined in detail on the registration form and include all materials, State sales tax, and morning refreshments. If you have any questions regarding program content or registration procedures, please do not hesitate to call me at the Association office.

Sincerely,

THOMAS S. MONGELLOW
Vice President & Treasurer

CONNECTICUT BANKERS ASSOCIATION



MEETING REGISTRATION FORM

10 Waterside Drive, Farmington, CT 06032-3083
Telephone: (860) 677-5060 Fax: (860) 677-5066

TITLE: RESPA Update Seminar
DATE: Friday, November 20, 2009
REGISTRATION TIME: 8:30 a.m.
PROGRAM TIME: 9:00 a.m. – 12:00 noon.
LOCATION: Hawthorne Inn , Berlin, CT (860.828-3571)
REGISTRATION DEADLINE: Wednesday, November 18, 2009

<u>NAME (please print)</u>	<u>TITLE</u>	<u>BADGE NAME</u>	<u>EMAIL*</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Company: _____

Address: _____

Completed by: _____ Phone: _____ E-mail: _____

REGISTRATION FEES

CBA Member: \$135.00/person x _____ Person(s) = \$ _____

Non Member: \$270.00/person x _____ Person(s) = \$ _____

The fee includes all program materials, luncheon, refreshments and applicable state sales tax.

** Confirmation sent if Email address is provided above*

MEMBERSHIP

CBA Member: A banking institution who is a regular member of the Association. Also includes Associate Members (a corporation, association or individual not eligible for regular membership, who has applied and been accepted for Associate Membership.)

Non Member: A banking institution who is not a current regular member of the Association. Also includes a corporation, association or individual who is not a current Associate Member.

Please select method of payment: Check Visa MasterCard American Express

Card Number: _____ Exp. Date: _____

Security Code: _____ (3 digits on back of card) Amount: \$ _____

Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

REFUND/CANCELLATION POLICY

Refund Policy:	No refunds will be made for cancellations received within two business days of the program.
Cancellation Policy:	A \$25.00 per person cancellation fee will be charged.
Substitutions:	Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.
Non-Attendees:	Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

DIRECTIONS TO THE HAWTHORNE INN, BERLIN

(860) 828-3571

From HARTFORD:	I-91 South to Exit 22 North. Follow Rt.9 North for approximately 3 miles. Get off at Exit 22, Rt. 5&15 South. At end of ramp (light) go right, take next right (light) and then a left (light) onto 5/15 South. The Hawthorne Inn is 2 miles South on the left. Go past the Inn and complete a U turn at the first light (1/8 mile).
From NEW HAVEN:	I-91 North to Exit 17 – marked the Berlin Turnpike – Rt. 5/15 North. Follow North for 3 miles. Hawthorne Inn is on the right.
From WATERBURY/ DANBURY:	I-84 East to Rt.691 East towards Meriden, take Exit 8 marked Broad St. At the end of Exit take right onto Rt.5/15 North. Follow for approximately 3 miles. Hawthorne Inn is on the right.
From NEW BRITAIN:	Rt. 72 East/Rt.9 South to Exit 22 Rt.5&15, South towards New Haven. Follow for approximately 2 miles and the Hawthorne Inn is on the left. Go past the Inn and make a U turn at the first light (1/8 mile).