

# 2025 Two-Day Real Estate Lending Compliance Seminar

August 5-6— West Des Moines

Presented by: Patti Joyner, Financial Solutions

A consumer mortgage is arguably one of the most protected financial credit products available today. Our financial institutions are providing credit to families to provide a safe place for them to live or vacation. As a result, real estate lending compliance continues to get more and more complex ... and frustrating! We'll spend some time honing our skills and increasing our expertise to allow your mortgage line of business to excel. This session will cover recent Ability to Repay and Qualified Mortgage changes, Fair lending hot buttons, FCRA and credit reporting priorities and other key issues, recent enforcement actions and CFPB warnings, and much, much more! There is so much to do and remember, so let's make sure we have some great tools and keep learning new things!

## Course Topics

- Equal Credit Opportunity Act
- Fair Housing Act
- Homeowners Protection Act
- Real Estate Appraisal Interagency Guidance
- Secure and Fair Enforcement for Mortgage Licensing Act
- Truth in Lending Act
- ATR/QM
- TRID

## Who Should Attend?

This session is a must for your credit risk management team, lending officers, regulatory compliance officers, compliance reviewers and auditors, and your lending operations and servicing personnel throughout the organization.

## REGISTRATION

### Registration Fee:

\$505 – IBA Member (*per person*)  
\$1010 – IBA Non-member (*per person*)

### Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

### Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

### Register online:

[www.iowabankers.com](http://www.iowabankers.com)  
(Events tab – scroll to date)

### Or mail registration form with payment to:

Iowa Bankers Association,  
Attn: Registrar, PO Box 6200  
Johnston, IA 50131

**For online registration and information about additional IBA training and development see [www.iowabankers.com](http://www.iowabankers.com)**

IBA Event Code #468

Two-Day Real Estate Lending Compliance Seminar

☐ West Des Moines – August 5-6

Bank \_\_\_\_\_

1. Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Speaker



**Patti Joyner**

Patti Joyner founded Financial Solutions in 1990 to provide community financial institutions with effective solutions for the ever increasing need for cost-effective regulatory risk management. The company provides compliance reviews, in-house training, compliance policy and procedure development and other special projects for community bank clients.

Patti is a frequent presenter for the American Bankers Association where she served as a faculty member of its prestigious Stonier Graduate School of Banking and National, Intermediate and Graduate Compliance Schools.

Patti has a B.S. degree in Accounting from Louisiana Tech University where she graduated with honors. She earned her Certified Public Accountant (CPA) certification in 1984. She has over 38 years of banking experience and is a Certified Regulatory Compliance Manager (CRCM).

## Dates & Locations

### West Des Moines - August 5-6

Sheraton Hotel  
1800 50th Street  
West Des Moines, IA 50131

📞 515-223-1800

## Questions

Contact Hannah Sloan at:

✉️ [hsloan@iowabankers.com](mailto:hsloan@iowabankers.com)

📞 515-286-2915

## Agenda

<b>8:30 a.m.</b>	Registration & Continental Breakfast
<b>9:00 a.m.</b>	Program
<b>Noon</b>	Lunch
<b>1:00 p.m.</b>	Program
<b>4:00 p.m.</b>	Adjourn

**Thank you to our event sponsor, Dickinson Law!**

**This seminar is approved for 13.25 CRCM Credits**

