



Avoiding the Top 10 HELOC Compliance Mistakes

(90-minute webinar – on-demand also available)

Thursday, July 8, 2021

12:00 PM Pacific
2:00 PM Central

1:00 PM Mountain
3:00 PM Eastern

[Register Here](#)

Unique and detail intensive, HELOCs have a host of special rules and limitations. Understanding the details is essential to protecting your institution. This webinar will teach you how to dodge difficulties, transcend trouble, and avoid common compliance landmines associated with HELOCs.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Understand the specific disclosures that must be present in your institution's HELOC documents
- Analyze the restrictions imposed on advertising and the required special wording
- Distinguish when a change-in-terms notice must be sent to the borrower
- Explain the special notice that must be given when a HELOC is reduced, suspended, or terminated
- Determine whether a HELOC can be terminated when the borrower moves out of the home or when the home's value declines significantly

WEBINAR DETAILS

A home equity line of credit (HELOC) is a unique type of loan that is highly regulated. Every aspect of a HELOC has special rules. There are special disclosures included in the loan documents, special wording for advertisements, special limitations on when the lender may decrease or suspend a HELOC, and special timing requirements for disclosures that must be sent before maturity. In addition, the lender is prohibited from changing any term of a HELOC, except in very limited circumstances. This webinar will explain the top 10 HELOC compliance mistakes and how to protect against them.

WHO SHOULD ATTEND?

This informative session is designed for mortgage loan officers, loan operations staff, managers, compliance officers, internal auditors, marketing personnel, and attorneys.

TAKE-AWAY TOOLKIT

- Home equity sample terms
- Home equity model clauses
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!
Loan Underwriting 101:
Interviewing, Credit Reports, Debt Ratios & Regulation B
on Tuesday, August 31, 2021

MEET THE PRESENTER

Elizabeth Fast, JD, CPA, Spencer Fane LLP

Elizabeth Fast is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Elizabeth is the head of the firm's training division. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).**

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support@financialedinc.com or call 406.442.2585