



Annual MLO Requirements & SAFE Act Compliance

(90-minute webinar – available live or on-demand)

Friday, November 5, 2021

This is a morning webinar

8:00 AM Pacific

9:00 AM Mountain

10:00 AM Central

11:00 AM Eastern

[Register Here](#)

Are you a mortgage loan originator (MLO)? Do you understand the scope of federal regulations for MLOs? Are you receiving enough training and following the registration process? Attend this information-packed session and get prepared for your annual audit.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Identify who must be registered, understand which employees meet the definition of mortgage loan originator (MLO), and know which are exempt
- Complete the required steps in the initial and subsequent registration process, including proper use of forms, criminal background checks, fingerprinting, and MLO registration submission
- Verify the required policies, procedures, and compensation rules
- Complete nine required steps for the annual audit
- Ensure MLOs receive the periodic training required under Reg Z, commensurate with day-to-day origination responsibilities

WEBINAR DETAILS

What does it mean to be a mortgage loan originator in today's world? Are the MLOs at your financial institution meeting the requirements? There are mandated registration procedures, and a compulsory annual independent audit. This webinar will address these rules, cover the SAFE Act requirements, provide an overview of the Loan Originator Compensation Requirements, and offer nine steps for auditing the SAFE Act. A concise summary of federal regulations that apply to mortgage lending will augment the overall MLO training requirements.

WHO SHOULD ATTEND?

This informative session is designed for internal auditors, SAFE Act administrators, compliance officers, mortgage loan managers, and MLOs.

TAKE-AWAY TOOLKIT

- SAFE Act FAQs issued September 2019 by the CFPB
- Links to exam procedures
- SAFE Act compliance checklist

- Template for a SAFE Act audit
- Employee training log
- Interactive quiz

MEET THE PRESENTER

Susan Costonis, CRCM, Compliance Training & Consulting for Financial Institutions

Susan Costonis is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real-life examples.

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](#).

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585