

JULY 18

2017

Webinar

Flood Insurance Regulations Update

Tuesday, July 18

10:00 a.m. – 12:00 p.m.

Speakers:

*Robert K. Olsen and
Stephanie A. Shea*



WHO SHOULD ATTEND?

- Compliance managers & staff
- Mortgage loan officers
- Note department staff
- Credit administrators
- Compliance auditors
- In-house counsel

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

Since January 1, 2016, the flood insurance regulations have remained the same. However, examiners' emphasis and interpretations have changed. Furthermore, FEMA revised certain aspects of the National Flood Insurance Program (NFIP), which affects lenders' compliance with the flood insurance regulations. Additionally, lenders are being bombarded with private flood insurance policies, raising questions as to their acceptability. In this two-hour webinar, we will go through as many of these hot-button issues as humanly possible.

HIGHLIGHTS

Flood Insurance Basics & Issues

- What is a "designated loan"
- Determining the required amount of coverage (including multiple structures and contents)
- Detached-structure exemption
- Flood zone discrepancies
- When is "closing"?

Private Flood Insurance

- How to tell if it's a private policy
- Acceptability of private insurance – current and upcoming (?) rules

Force Placement

- The basics – what triggers force placement, the 45-day notice, etc.
- Refundability of force-placed insurance premiums

Brief Review of Escrow Requirements

ALDRICH
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Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



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