Affordable Lending Summit

April 13, 2017

Webster First Federal Credit Union, Worcester, MA

9:00 AM -3:00 PM

All attendees will receive an Affordable Lending Certificate of Attendance

Never has there been such a depth of affordable lending products and low down payment assistance –are you aware of what is available? Do you want to increase your reach to first-time and low- to moderateincome homebuyers? What are regulators seeing during Fair Lending examinations? What are some Best Practices for Fair Lending? Join us for an all-day program on Affordable Lending and learn how to meet more of your borrower's needs.

- 40B and Affordable Housing: Understand Massachusetts' 40B affordable housing initiatives including how it works, deed restrictions and the permitting process. We will have a home buyer councilor agency discussing homebuyer education requirements and partnering with local mortgage lenders. We will also have a representative from the City of Boston discussing down payment assistance, lottery program availability and suggestions to work with your city and town to promote programs to consumers.
- Affordable Lending & Fair Lending: Fair Lending Examiners from the FDIC and the MA Division of Banks will discuss issues they are seeing during examinations and suggestions for Best Practices. We will have a representative from Compliance Tech discussing alternatives to regression analysis. We will also have a discussion on CRA Activities —what activities in the community receive CRA credit and suggestions for Best Practices for Fair Lending.
- Affordable Lending Products: Representatives from Fannie Mae, Freddie Mac, FHLB, MassHousing and MHP will provide an overview of affordable lending products for consumers.

Who should attend?

- Loan Originators
 Origination, Processors & Underwriters
 - Senior Managers

CRA Officers

Cost: \$95 Members / \$145 Non-members (1 registration) •\$150 / \$200 (2 registrations) •\$175 / \$225 (3 registrations) \$195 / \$245 (4 registrations)

Registration Form: 2017 Affordable Lending Summit . April 13 14th Name:____ Company Name: Address: _____ City: ______ State: _____ Zip: _____ Telephone: _____ Fax: ____ Email:*____ □Enclosed or charge to □ AMEX □ MasterCard □ Visa Amount: \$_____ Cardholder Name:_____ Card #: ___ Expiration Date: Names and emails of those attending (print clearly!):