

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



3 LIVE SEMINAR

Auditing the
Closing Disclosure

LIVE SEMINAR

DATE & LOCATION

AUGUST 20, 2026

CBM Office

830 W. Lake Lansing Rd.

Suite 250

East Lansing, MI 48823

Registration begins at 8:30 AM

The seminar will run from

9:00 AM to 4:00 PM

Virtual Option Available

PRESENTED BY



SPONSORED BY



MAIN SUBJECT - LIVE SEMINAR

Auditing the Closing Disclosure

Last year we discussed Auditing the Loan Estimate. This quarter, the CBC will focus on the other half of TRID – Auditing the Closing Disclosure. The presentation and manual will mirror last year’s program, covering a different portion of TRID.

Although some real estate applications go very well, many of them do not. We will discuss the possibilities at length, including last-minute changes in terms, the problems collecting all the information, and other items will be discussed in terms of what to look for in an audit.

Due to the length of the presentation, we expect this will be the only subject. Of course, we will start each session with Regulatory Update. There are already some intriguing topics to discuss, some of which will take some time.

SEMINAR AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subject – Live Seminar

- Auditing the Closing Disclosure

Seminar Presenter



Veronica Madsen, CAMS

Consultant

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank. She holds a Bachelor of Science in English and Communication from Central Michigan University and a Juris Doctorate from the University of Detroit Mercy School of Law. She is also a Certified Anti-Money Laundering Specialist (CAMS).

Who Should Attend?

This seminar will benefit anyone in your institution who deals with the Closing Disclosure, including anyone who reviews this document, whether they are auditors, compliance personnel or others within your bank. Those who prepare the document will also learn important information regarding this document. Mortgage loan management and others are welcome as well.

Future Presentations and Suggestions

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Please email suggestions to Bill Elliott at bille@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q3 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q3 2026

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CBC PROGRAM MEMBER FEES

- No charge for current CBC program members (based on individual bank membership)
- \$295 for each additional person attending who is a member of the CBC program

INDIVIDUAL SESSION FEES

- \$495 for the first attendee (CBM member; not a CBC member)
- \$375 for additional attendees (CBM members)

RECORDING LINK**

****Not a member of the CBC program and would like to purchase individual recording per session?**

- \$495 flat fee: no certificates provided for those who purchase the recording link only

DESIGNATED BANKER

Name

Bank

Address

City State Zip

Phone Email

*Email is required for registration.

ADDITIONAL DELEGATE(S)

Name

Email

Name

Email

Require Special Accommodations? Yes No

PAYMENT INFORMATION

Payment Method Check Enclosed Invoice Me Credit Card*

*If paying by credit card (Visa, MasterCard, AMEX, and Discover accepted), please fill out the following information:

Billing Name

Card #

Expiration CVC

CANCELLATION POLICY

Cancellations must be received within 5 or more business days prior to the day of an educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome.



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East Lansing, MI 48837



For additional information, contact Sarah Cook:

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(517) 336-4430

