

# Dodd-Frank Act...Are You Ready For The Sweeping Changes Taking Effect in 2014?

Wednesday, October 2nd Presented by Equity Title Agency and HAREP

## Your 5-Star Panel of Experts:

**Jim Eckley**— Attorney and Key Note Speaker  
**Sue Fluke**—2013 AAR President, CDPE, CRB, rCRMS, GRI  
**Dennis Brookshire**—Attorney and Dodd-Frank CE Instructor  
**Patricia Duarte**—President Neighborhood Housing  
**Amy Swaney**— Past AMLA President and CFPB Expert  
**David Compton**—GRI Instructor and Moderator



## Learn About:

- The Dodd-Frank Act which is now massively affecting banking, lending and real estate
- The Consumer Financial Protection Bureau and how it affects, you, your business, and how it actually supercedes local laws, including DRE rules!
- Changes to the TILA, RESPA, and HUD-1
- The new laws affecting owner-carries and the new use of Licensed Mortgage Originators
- Where your malpractice insurance does not cover these changes and how to patch the holes

Is your business ready to adapt?

**Cost: No Cost...** Because You Need to have this valuable information

**Register at: [tomd@eta-az.com](mailto:tomd@eta-az.com)**

## Expect:

A fast-moving, gut punching Panel session of no-nonsense, practical observations, forecasts, and recommendations. Hear from experts, practitioners, tax gurus, regulatory experts, and those that are knee deep in CFPB and Dodd-Frank. Learn how to tackle this post-crash period from 2013 to 2015 with insight, power and profit. **Why Attend:**

- These changes affect Realtors AND Lenders
- These changes affect Title Companies...is your Title Company Compliant and on top of the changes?
- Millions of Dollars in fines have already been imposed!

## Includes:

- 3 Hours Real Estate Legal Issues CE Credits
- Networking mixer with your panel
- Great food and live music
- Tons of door prizes
- **Registration starts at Noon.** Panel starts promptly at 1:00PM
- Networking with your panel is from 4:30 to 6:00 PM
- At SEVRAR

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