



ALDRICH & BONNEFIN, P.L.C.

Counsel for **Bankers' Compliance Group®**

Presents a seminar on

bankers' compliance group®

REAL ESTATE LENDING COMPLIANCE

Aldrich and Bonnefin is pleased to invite you and your compliance and lending personnel to attend a seminar on regulatory compliance in real estate-secured consumer lending. This full-day presentation will focus on compliance with the many state and federal laws and regulations that govern real estate loans to consumers. Please note that this seminar will not cover basic real estate lending documentation, but rather will be a review of *compliance* laws and regulations affecting purchase money, refinance and home equity loans. Our focus will be on closed-end (non-revolving) loans.

We offer a user-friendly approach: When does each regulation apply? What are the key definitions and how can a lender keep them straight? What are the current developments for each regulation? What are some practical compliance tips for each regulation? We will use plenty of "real world" examples of the rules we discuss.

SPEAKERS

JANET M. BONNEFIN, ESQ. (*Seminars May 12-21*) Ms. Bonnefin, a principal of Aldrich & Bonnefin, specializes in regulatory compliance, consumer lending, new product development and retail banking matters. Ms. Bonnefin has represented the Bankers' Compliance Group for over 20 years, has taught many programs for the Bankers' Compliance Group and California Bankers Association, and enjoys advising the firm's clients regarding the fascinating world of real estate lending compliance.

ROBERT K. OLSEN, ESQ. (*Seminars May 1-9*) Mr. Olsen, a principal of Aldrich & Bonnefin, specializes in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 23 years, joined Aldrich & Bonnefin in 1996 and previously practiced banking law with Morrison & Foerster.

JILL C. KOVAR, ESQ. Ms. Kovar joined the law firm in May 2002 as an Associate Attorney in the Consumer Practice Group, with a background in bank operations, regulatory compliance and consumer lending. Prior to joining Aldrich & Bonnefin, Ms. Kovar was employed as both a Law Clerk and a Compliance Consultant with the California Credit Union League from 1998-2002. In addition, she earned certification as a Credit Union Compliance Expert through the Credit Union National Association's professional development program. Ms. Kovar's practice focuses on consumer lending compliance, including Regulation Z, Regulation B, RESPA and the Fair Credit Reporting Act.



SPECIAL POINTS OF INTEREST

Flood Insurance Regulations

- How Much Insurance to Require
- Using an Existing Determination
- Tracking & Force Placement
- Revised 2007 FEMA "Yellow Book"
- Special Problems

Regulation Z

- Right of Rescission
- Early Disclosures
- ARMs
- Proposed Rules on "Higher Cost" Mortgages

RESPA

- Good Faith Estimate
- "POC" or Not?
- Handling Qualified Written Requests

Nontraditional Mortgages

- Are You Making Them?

FCRA

- Credit Score Disclosure

State Laws

- California Fair Lending Notice
- Required Recitation of Due on Sale Clause

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Our **Real Estate Lending Compliance Seminar** will be held in the following locations. Please note the specific hotel for your seminar as they can vary according to availability. Please also note the parking rules for **San Francisco** and the validation rules for each location. **We recommend you dress in layers, as meeting rooms tend to vary in temperature.**

Location & Parking	(Registration begins at 8:00)	8:30 a.m. — 3:00 p.m.
SACRAMENTO Sheraton Grand Hotel, 1230 J St. (Parking: Validated, self-parking is available in garage on 13th Street, between I and J streets. Valet-parking not validated.)		Thursday, May 1, 2008
SAN JOSE Hilton & Towers, 300 Almaden Blvd. (Parking: We validate for self-parking only.)		Friday, May 2, 2008
SAN DIEGO Mission Valley Marriott, 8757 Rio San Diego Drive (Parking: We validate for self-parking only.)		Tuesday, May 6, 2008
ONTARIO Airport Marriott, 2200 E. Holt Blvd. (Parking: We validate for self-parking only.)		Wednesday, May 7, 2008
LOS ANGELES Airport Marriott Hotel, 5855 West Century Blvd. (Parking: We validate for self-parking only.)		Friday, May 9, 2008
ANAHEIM Sheraton Park Hotel, 1855 S. Harbor Blvd. (Parking: We validate for self-parking only.)		Monday, May 12, 2008
SAN FRANCISCO Palace Hotel, 2 New Montgomery St. (Parking: We validate for hotel valet-parking only.)		Wednesday, May 14, 2008
MONROVIA Doubletree Hotel, 924 W. Huntington Dr. (Parking: Free self-parking is available.)		Friday, May 16, 2008
SANTA BARBARA Biltmore, 1260 Channel Dr. (Parking: We validate for self-parking only.)		Tuesday, May 20, 2008
WOODLAND HILLS Warner Center Marriott, 21850 Oxnard St. (Parking: We validate for self-parking only.)		Wednesday, May 21, 2008

ACCREDITATION: APPROVED FOR MCLE CREDIT: As an added benefit of BCG members, we are offering this seminar to in-house attorneys for Minimum Continuing Legal Education Credits (MCLE). The State Bar of California has approved this activity in the amount of **4.75** hours. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE.

APPROVED FOR CRCM CREDIT: We are offering this Seminar for credit for Certified Regulatory Compliance Managers (CRCMs). This activity is eligible for **4.75** hours of CRCM Continuing Bankers Education credit by the Institute of Certified Bankers.

CPE CREDIT: Aldrich & Bonnefin follows Continuing Education regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.

MATERIALS: SPM #8 This will be a full-day seminar from 8:30 a.m. to 3:00 p.m. In conjunction with the seminar, we will be updating Standard Procedures Manual #8, "Real Estate Lending Compliance" **Note:** Only those attendees designated by their institution will receive a manual. All attendees will receive an Agenda and Outline.

ADMINISTRATIVE MATTERS: Registration begins at 8:00 a.m. at all locations, along with a continental breakfast. You will be on your own for lunch.

- ◆ **We recommend you send in your registration as soon as possible.** Our desire is to accommodate all our members, however, due to hotel space constraints, we are forced to accommodate seating on a **first-received basis for registrations.** **Registration Deadline is 5 business days prior to each seminar location. Seating and materials cannot be guaranteed after this deadline.**
- ◆ For Bankers' Compliance Group Members, charges will be billed on a pro rata basis.
- ◆ For non-members, there is a \$750 fee for the first person attending from your institution, and a \$250 fee per person for each additional person attending from the same institution. **Fees must be paid and received prior to seminar.** Registration fees will be refunded to non-members only if cancellation notice is received on or before **April 24, 2008.**
- ◆ The law firm reserves the right to limit the number of persons from each member who may attend subject to availability
- ◆ For additional information regarding the seminar, please contact Christine Todi or Monique Billingsley at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.



IMPORTANT: Registration due **5 BUSINESS DAYS PRIOR TO EACH SEMINAR LOCATION.** Because of hotel space constraints, we must accommodate seating and materials on a first received basis for registrations.

NAME OF ORGANIZATION _____ ADDRESS _____

RESPONDENT'S NAME AND EMAIL _____

TELEPHONE NO. _____ FAX NO: _____



Please check here if you have a disability and may require accommodation in order to fully participate in this activity. You will be contacted by the BCG Coordinator to discuss your specific needs.

ABBV.	LOCATIONS:	TIME: 8:30 a.m.—3:00 p.m.
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SD	SAN DIEGO, CA. Tuesday, May 6, 2008, Mission Valley Marriott, 8757 Rio San Diego Drive	
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LA	LOS ANGELES, CA. Friday, May 9, 2008, LAX Marriott, 5855 West Century Blvd.	
AN	ANAHEIM, CA. Monday, May 12, 2008, Sheraton Park Hotel, 1855 S. Harbor Blvd.	
SF	SAN FRANCISCO, CA. Wednesday, May 14, 2008, Palace Hotel, 2 New Montgomery Street	
MO	MONROVIA, CA. Friday, May 16, 2008, Doubletree Hotel, 924 W. Huntington Drive	
SB	SANTA BARBARA, CA. Tuesday, May 20, 2008, Santa Barbara Biltmore, 1260 Channel Drive	
WH	WOODLAND HILLS, CA. Wednesday, May 21, 2008, Warner Center Marriott, 21850 Oxnard Street	

NAME OF ATTENDEE (Premium members: copy sheet and attach)	LOCATION ABBREVIATION (ABOVE)	COMP	PURCHASE	OUTLINE
		MANUAL	MANUAL	ONLY
(CHECK ONE BOX)				
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REGISTRATION SHEET

Please fill in name of every attendee and check a box to receive a purchased manual or a complimentary manual (up to 5 per institution).

PURCHASE MANUAL COST

SPM #8 is **\$65.00** for duration of seminar. This Price is for **Members Only.** Member Will Be Billed For Extra Manuals On Its BCG Bill.

SEMINAR FEE

BCG Members: PRO RATA
[The member will be billed; do not enclose a check]

Non-BCG Member.
First Person \$750.00
Each additional person \$250.00

Check Enclosed: \$ _____
Please **Make Checks Payable** and Return This Form To:

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(949) 474-1944 or (800) 742-3600

Fax (949) 474-2906
(No cover sheet required)