Aldrich & Bonnefin, PLC*, Counsel for Bankers' Compliance Group® Presents:

Mortgage Lending Compliance

November 2026 SEMINAR

We have scheduled only Recording Playbacks with Live Q&As for this Seminar.

The mortgage lending regulatory landscape continues to evolve, creating new challenges—and new compliance considerations—for lenders operating in California. Staying current with federal and state requirements is essential to minimizing regulatory risk, avoiding costly compliance errors, and maintaining sound lending practices.

Join us for BCG's Mortgage Lending Compliance Seminar, an annual review of the key legal and regulatory issues affecting mortgage lenders. This year's program will focus on recent developments in federal and California mortgage lending laws, along with practical guidance on several of the core compliance requirements that apply to mortgage lending and servicing.

Topics will include recent developments in federal and California mortgage laws, HMDA fundamentals and common compliance issues, a review of the TRID fundamentals, TILA/RESPA mortgage servicing requirements, and a survey of significant California mortgage laws and requirements. We will highlight important regulatory developments, areas of ongoing examination and enforcement interest, and practical issues that lenders encounter in their day-to-day operations.

Whether you are new to mortgage compliance or an experienced compliance professional looking for an annual refresher, this seminar will provide a practical overview of the rules and developments that matter most to today's mortgage lenders.

Seminar Highlights

- **Recent developments in California and federal mortgage lending laws**
- **Review of TRID Fundamentals**
- **Mortgage Servicing Requirements**
- **HMDA Requirements**
- **Miscellaneous California Laws**

WHO SHOULD ATTEND?

Please invite your consumer compliance and mortgage lending and servicing staff, compliance auditors, and in-house counsel.

Harry S. Khalsa, Esq.

Harry S. Khalsa, Esq., is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law, Cum Laude. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career, he has also worked for several law firms serving clients in the banking and financial services industry.

Tricia E. Engelhardt, Principal

Tricia E. Engelhardt, Esq., a principal of Aldrich & Bonnefin, PLC, joined the firm in 2007. Ms. Engelhardt graduated from Whittier Law School, Summa Cum Laude. She was the valedictorian of her law school's graduating class and served as Executive Editor of the Whittier Law Review. She received her bachelor's degree from Framingham State University. Ms. Engelhardt is a member of the State Bar of California and the Orange County Bar Association.

ALDRICH & BONNEFIN
Professional Law Corporation*

** Janet Bonnefin has retired from the firm.*

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SEMINAR RECORDING PLAYBACKS – BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

RECORDING PLAYBACK	DATE AND TIME	REGISTRATION CLOSE DATE
Playback #1	**Thursday, November 12, 2026** 8:30 a.m. – 3:00 p.m.	**Monday, November 9, 2026** 12:00 p.m.
Playback #2	**Friday, November 13, 2026** 8:30 a.m. – 3:00 p.m.	**Tuesday, November 10, 2026** 12:00 p.m.
Playback #3	**Tuesday, November 17, 2026** 8:30 a.m. – 3:00 p.m.	**Thursday, November 12, 2026** 12:00 p.m.
Playback #4	**Thursday, November 19, 2026** 8:30 a.m. – 3:00 p.m.	**Monday, November 16, 2026** 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the PIN is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at **register.bankerscompliancegroup.com/subadmin** and select "**Register for Events**." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

MATERIALS

For this Seminar, we are updating sections of BCG Standard Procedures Manual #8, *Mortgage Lending Compliance*. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of November 2026. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Recording Playback.

ACCREDITATION
(Continuing Education credit will be provided only to the registrant)

MCLE	Aldrich & Bonnefin, PLC 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. This activity has been approved in the amount of **4.75 hours**.
CRCM	"Mortgage Lending Compliance" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees. For more information, contact **info@bankerscompliancegroup.com**.
CPE	Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5 hours** of CPE Continuing Education credit.

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