

Mortgage Lending Compliance

September 2025

With ongoing economic uncertainty and shifting priorities at the CFPB, mortgage lenders are facing increased pressure to stay informed and compliant. Now more than ever, it's essential to understand the latest legal and regulatory developments to protect your institution's profitability and loan portfolio.

Join us for BCG's Mortgage Lending Compliance Seminar, where we will cover critical updates in federal and California-specific mortgage laws. This seminar will provide practical guidance on how to originate and service loans in compliance with evolving regulations. Topics will include the SAFE Act, HMDA (who's covered and what are some of the common violations), TILA/RESPA mortgage servicing rules, the flood insurance regulations and a survey of relevant California laws. This Seminar is ideal for both newcomers to mortgage lending and seasoned compliance professionals seeking a refresher or update. Whether you're looking to build a strong foundation or sharpen your existing knowledge, this session is designed for you.

WHO SHOULD ATTEND?

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



Andrew J. Litchy, CRCM, joined Aldrich & Bonnefin, PLC in July 2023. Mr. Litchy is part of the firm's Consumer Finance Practice Group, specializing in regulatory compliance matters involving mortgage and commercial loans, the Community Reinvestment Act, compliance risk management, and compliance management systems. Mr. Litchy has extensive experience as a banker in compliance and operations positions of community and regional banks in Missouri and California, including holding senior level officer and management roles.



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.

SEMINAR HIGHLIGHTS

- Recent developments in California and federal mortgage lending laws
- Overview of SAFE Act, HMDA, and the flood insurance regulations
- Mortgage Servicing Rules
- Miscellaneous California laws



We have scheduled only
Recording Playbacks with Live Q&As
for this Seminar.
No in-person Seminar locations will be held.

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

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Thursday, September 4, 2025, 8:30 a.m. - 3:00 p.m.	Friday, August 29, 2025, 12:00 p.m.
RECORDING PLAYBACK #2	Tuesday, September 9, 2025, 8:30 a.m. - 3:00 p.m.	Thursday, September 4, 2025, 12:00 p.m.
RECORDING PLAYBACK #3	Thursday, September 11, 2025, 8:30 a.m. - 3:00 p.m.	Monday, September 8, 2025, 12:00 p.m.
RECORDING PLAYBACK #4	Tuesday, September 16, 2025, 8:30 a.m. - 3:00 p.m.	Thursday, September 11, 2025, 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 <http://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-served basis.

MATERIALS

For this Seminar, Standard Procedures Manual #08, *Mortgage Lending Compliance*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of September 2025. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

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.

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.