On-Demand

2026

Webinar

The Compliance Ins and Outs of HELOCs

Originally presented on
Thursday, August 27, 2026
(2.0 hours)

Presented by
Harry S. Khalsa, Esq.
Associate of Aldrich & Bonnefin, PLC

WHO SHOULD ATTEND?

Please invite your compliance managers and staff, consumer and mortgage loan officers, in-house counsel, and chief credit officers.

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC*

According to reports, home equity withdrawals are up while HELOC rates are down. As HELOC activity picks up, so does a bank's risk and compliance questions. Aldrich & Bonnefin, PLC is pleased to invite you to a Webinar on Home Equity Lines of Credit and the compliance requirements under the Truth in Lending Act and Regulation Z.

As most bankers know, HELOCs are compliance intensive. With special disclosures at the application stage and extra required disclosures in the account agreement, through tough restrictions on freezing or terminating HELOCs or changing any of the terms, offering home equity lines requires a detailed knowledge of the applicable rules. Periodic billing statements are also presenting issues for some lenders. Additionally, the regulators' "end of draw" guidance has created issues.

This Webinar takes a step-by-step approach, beginning with the early application disclosures, then addressing the special equity line disclosures that must be included at account opening, and ending with the restrictions on changing terms and freezing or terminating these credit lines. We will also touch on the right of rescission and periodic statements and finally how to "term out" an equity line. Plenty of examples and time for questions will be provided.

Topics to be covered include:

- What are the required contents of the Equity Line Application Disclosures?
- What special disclosures must appear in the credit agreement?
- How must account-opening fees appear on the first periodic statement?
- When can an equity line be frozen or terminated?
- When can the terms of an equity line be changed?
- How do we term out an equity line?
- What does the regulators' end of draw guidance recommend?

ON-DEMAND STREAMING AVAILABLE

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* *Janet Bonnefin has retired from the firm.*

The Compliance Ins and Outs of HELOCs — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on August 27, 2026. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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BCG Member	$350.00
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ACCREDITATION

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