

On-Demand

2025

Webinar

Regulatory Compliance Training for Mortgage Loan Originators

Originally presented on
Wednesday, July 23, 2025
(2.0 hours)

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



WHO SHOULD ATTEND?

Loan originators, Compliance officers,
Credit administrators, and
Loan documentation personnel

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

Under rules that became effective in 2014, all "loan originators" of consumer-purpose, dwelling-secured, closed-end loans must receive training on state and federal laws applicable to their job duties. This requirement appears as part of the loan originator qualification requirements in Regulation Z Section 1026.36(f). It applies to all residential mortgage loan originators, both employees and third-party mortgage brokers. The training requirements apply to a loan originator regardless of whether he or she meets the definition of a "mortgage loan originator" under the SAFE Act. Under Regulation Z, the term "loan originator" is defined broadly and includes any employee who takes an application for a residential mortgage or offers, arranges, or assists a consumer in obtaining or applying for a dwelling-secured, closed-end loan. The rule is limited to closed-end mortgages; home equity lines of credit are not covered.

This two-hour Webinar will provide training that is relevant to all loan originators and will help fulfill their training requirements under Regulation Z. Under Regulation Z, training must cover both federal and state law that apply to the LO's job responsibilities and, as such, this Webinar will cover both federal and state law.

Highlighted areas will include:

Regulation B

- Appraisal availability rules
- Adverse action notification rules

Regulation Z

- Coverage and exemptions
- TRID basics
- Ability-to-repay rule basics
- Right of rescission

Flood Insurance Basics

California Law

- Appraisal availability rules for subordinate-lien loans
- Anti-discrimination developments (the Holden Act, Unruh Act, and the Fair Appraisal Notice)
- New Pre-Origination AB 2424 Disclosure Notice

ON-DEMAND STREAMING AVAILABLE

ALDRICH
&
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* Janet Bonnefin has retired from the firm.

Regulatory Compliance Training for Mortgage Loan Originators

ON-DEMAND WEBINAR

This Webinar was originally presented on July 23, 2025. 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.

Member Status	On-Demand Pricing
BCG Member	\$335.00
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ACCREDITATION

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MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 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 minimum continuing legal education.