

On-Demand 2023 Webinar TILA and Regulation Z – Reviewing Some Basics

Originally presented on
Thursday, September 7, 2023
(2.0 Hours)

Presented by
Tricia E. Engelhardt, Esq.
Harijot (“Harry”) Khalsa, Esq.
Associates 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*

Aldrich & Bonnefin, PLC is pleased to invite you to a Webinar on the Truth in Lending Act (TILA) and Regulation Z to review some basics.

Each year we see from the banking agencies' examination reports a variety of TILA and Regulation Z violations. In fact, the most troublesome areas of Regulation Z often come from rules that have not changed in decades. Those rules include Regulation Z's coverage and exemptions, and the rules concerning finance charges, and a consumer's right of rescission.

This Webinar takes a step-by-step approach, detailing Regulation Z's coverage, along with exempt transactions, then addressing what is considered a finance charge, and ending with a discussion on the right of rescission, covering the who, when, and how of rescission.

We'll include lots of examples of how these rules play out in the real world!

Topics to be covered include:

- Regulation Z Coverage and Exemptions
- Right of Rescission
 - ◊ Who has the right to rescind?
 - ◊ When does the three-business-day rescission period begin?
 - ◊ What belongs in the Right to Cancel Notice?
- Determining What is a Finance Charge
 - ◊ Why are application fees and credit report fees sometimes finance charges and sometimes not?
 - ◊ What are the other (non-finance) charges in connection with real property-secured loans?

ON-DEMAND STREAMING AVAILABLE

ALDRICH
&
BONNEFIN

Professional Law Corporation*

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



* Janet Bonnefin is retired from the practice of law with the firm.

TILA and Regulation Z – Reviewing Some Basics — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on September 7, 2023. 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
BCG Non-Member	\$435

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ACCREDITATION

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

MCLE: As an added benefit we are offering this On-Demand 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.