

MARCH 25

2026

Webinar

**Everything You've  
Always Wanted to  
Know About Escrow  
(Impound) Accounts,  
But Were Afraid to  
Ask**

**Wednesday, March 25, 2026  
10:00 - 11:30 a.m. PT**

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



**WHO SHOULD ATTEND**

Compliance Managers and Officers;  
Loan Servicing Managers and Staff;  
Chief Risk Officers

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

**E**scrow (impound) accounts on residential mortgages are subject to a myriad source of law and regulation and have been a focus of regulators over the years. Between RESPA and Regulation X, TILA and Regulation Z, the flood insurance regulations, and California law, managing mortgage escrow accounts can feel like navigating a regulatory minefield. Even small errors in impound handling can lead to significant audit scrutiny, regulatory violations, and consumer harm. Join us for a comprehensive survey of the escrow landscape as we provide the roadmap you need to ensure your servicing procedures and activities are in full regulatory alignment.

**HIGHLIGHTS**

- When is an escrow account required (first lien HPMLs)?
- Timely disbursements from escrow accounts
- Refunds of escrow balances upon payoff
- The interplay between escrow accounts and the rules on force-placed insurance
- The initial and annual escrow analyses
- Treatment of surpluses, deficiencies and shortfalls
- California interest requirements for escrow accounts

**ON-DEMAND STREAMING AVAILABLE**



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\*Janet Bonnefin has retired from the firm.

## March 25, 2026 Webinar — Everything You've Always Wanted to Know About Escrow (Impound) Accounts, But Were Afraid to Ask

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows only 1 user</b> )	\$290.00 (BCG Members) \$370.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$310.00 (BCG Members) \$390.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's BCG Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on Friday, March 20. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**BCG Members:** This Webinar is offered to BCG Members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

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### CANCELLATION POLICY

**BCG Members:** We must receive your written cancellation notice by 10:00 a.m. on Friday, March 20 with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

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### ACCREDITATION

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

**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 **1.5 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.