

Presented by Aldrich & Bonnefin, PLC\*, counsel to Bankers' Compliance Group®



# Monthly Telephone BRIEFING

**Friday, May 16, 2025 – 12:00 – 1:30 p.m.**

## **Real Estate Lending Laws: Recent Developments and Compliance Considerations**

Over the past few months, a number of legal developments have impacted real estate lending operations and compliance. For example, effective January 1, 2025, California Assembly Bill (AB) 2424 imposes new foreclosure and disclosure-related requirements for certain loans secured by one- to four-family residential real properties. In March 2025, HUD announced that, effective May 25, 2025, the Federal Housing Administration (FHA) will no longer provide FHA-insured mortgages to non-permanent residents, including those without legal U.S. residency. This change means that both undocumented immigrants and documented non-immigrants are no longer eligible for FHA mortgages. Previously, non-permanent residents could qualify with certain documentation, but that option has been eliminated. Separately, there have been a number of new appraisal-related developments. For example, in March 2025, HUD revoked its prior Reconsideration of Value policy applicable to FHA mortgages. Further, in April 2025, the prudential regulators announced that, as a result of the January 2025 wildfires, and subject to certain limitations, they were exempting certain real estate lending transactions located in Los Angeles County from FIRREA Title IX's appraisal-related requirements until January 8, 2028.

Join us for the May BCG Monthly Telephone Briefing on May 16, 2025, where we will discuss these and other recent real estate lending-related developments.



**bankers' compliance group®**

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**ALDRICH  
&  
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Professional Law Corporation

\* Janet Bonnefin has retired from the firm

**A**ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group<sup>®</sup> Members on **Friday, May 16, 2025, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

## ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

## REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

## DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to [www.bankerscompliancegroup.com/monthly-telephone-briefing.php](http://www.bankerscompliancegroup.com/monthly-telephone-briefing.php) and click on the "Download Handout Here" link at the end of each Handout description.

## CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

## SIGN UP ONE TIME FOR ALL 2025 BRIEFINGS

**Sign up one time for all the 2025 BCG Monthly Telephone Briefings!** If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration Contact sign you up for the entire year.

## MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at [www.bankerscompliancegroup.com/listen-while-you-work.php](http://www.bankerscompliancegroup.com/listen-while-you-work.php).