

Mortgage Lending Compliance

April 2020

Mortgage lending compliance never ceases to change. Come to BCG's Mortgage Lending Compliance Seminar and get up to speed. Not only will we go through recent developments, but we will also go through the basics – making this seminar the perfect fit for everyone involved with mortgage lending compliance. There will be plenty of time for questions, so bring them!

UPDATE! We are adding a discussion of the regulatory compliance implications when modifying consumer mortgage loans to BCG's Mortgage Lending Compliance Seminar in light of the banking agencies' March 22 release of the "Interagency Statement on Loan Modifications by Financial Institutions Working with Customers Affected by the Coronavirus." The agencies are encouraging financial institutions to work prudently with borrowers affected by coronavirus (COVID-19). The agencies caution institutions to exercise sound risk management practices, consistent with safety and soundness standards, over all aspects of their loan modification programs for customers affected by COVID-19. We are incorporating a discussion of the regulatory issues lenders must address when engaging in consumer mortgage loan modifications.

WHO SHOULD ATTEND?

Please invite your compliance managers and staff, mortgage loan officers, note department staff, chief credit officers, credit administrators, compliance auditors and in-house counsel.



Stephanie A. Shea, Esq., is a principal of Aldrich & Bonnefin. Ms. Shea obtained her juris doctor degree from Chapman University School of Law in May 2011, Magna Cum Laude. While at Chapman, she served as Article Editor for Chapman Law Review. As a member of the firm's Consumer & Mortgage Finance Practice Group, Stephanie specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations.



SEMINAR HIGHLIGHTS

- Modifying mortgage loans in the age of COVID-19
- Recent developments (including Regulatory Relief Act changes)
- Mortgage fair lending issues
- RESPA Section 8 update
- Private flood insurance policies
- TILA & TRID coverage
- TRID basics
- Miscellaneous California laws

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SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

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

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK #1	Friday, April 10, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Tues., 4/7	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.
RECORDING PLAYBACK #2	Wednesday, April 15, 2020 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 4/10	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.
RECORDING PLAYBACK #3	Friday, April 17, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Tues., 4/14	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.
RECORDING PLAYBACK	Wednesday, April 22, 2020, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 4/17	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact or, if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

MATERIALS

For this Seminar, Standard Procedures Manual #8 "Mortgage Lending Compliance," will be updated. Each member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." Non-member attendees will receive one hard copy manual, which will be mailed to the attendee by the end of the Seminar month. All registered attendees will receive a Discussion Outline at the Seminar. Members Only may purchase additional hard copies of SPM #8 during April 2020 for \$150.00 per copy plus shipping charges and applicable sales tax.

ACCREDITATION

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

MCLE: Aldrich & Bonnefin, PLC 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 MCLE. This activity has been approved in the amount of **4.75** hours.

CRCM: Mortgage Lending Compliance has been submitted to ABA Professional Certifications for CE credit review and is eligible for 5.5 CRCM Credit.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.