

Mortgage Lending Compliance

April 2021

The COVID-19 pandemic has had an immense impact on mortgage lending, including a vast increase in loan modifications. Mortgage lenders may continue to receive loan modification requests well beyond the pandemic's end and, thus, need to stay abreast of the rules surrounding loan modifications. On top of the COVID-19 crisis, the California Legislature and the federal banking agencies continue to keep us all busy with important regulatory developments, like the CFPB's overhaul of the ability-to-repay rule, and the agencies' proposed flood insurance Q&As. Join us for BCG's Mortgage Lending Compliance Seminar and stay up-to-date on these topics. Not only will we review recent regulatory changes, but we will also discuss issues that mortgage lenders are facing in real time. There will be plenty of opportunities for questions, too, so have them ready!

We have scheduled only
Recording Playbacks with Live Q&A
for this Seminar.



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.

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SEMINAR HIGHLIGHTS

- Loan modification issues
- ATR/QM update
- Flood insurance update
- California-specific mortgage lending issues



WHO SHOULD ATTEND?

Please invite your consumer and commercial lending staff, compliance managers and auditors, note department staff and in-house counsel.



Jennifer Cheo, Esq. is an associate with Aldrich & Bonnefin. Ms. Cheo obtained her JD/MBA from Chapman University in May 2017. While at Chapman, she completed the Business Law Emphasis Program. Prior to law school, Ms. Cheo worked in the financial services industry for over a decade, primarily in retail and commercial banking. In 2019, Ms. Cheo co-authored the summary of California Consumer Financial Regulation for the online Practical Law publication of Thomson Reuters.

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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	Tuesday, April 13, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 04/08	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	Thursday, April 15, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 04/12	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	Wednesday, April 21, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Fri., 04/16	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 #4	Tuesday, April 27, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 04/22	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 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 #08, "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." As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar. Members Only may purchase additional hard copies of SPM #8 during April 2021 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 pending approval. Once the review is complete, we will notify attendees. Contact the law firm for further information regarding the status of our request (info@bankerscompliancegroup.com).

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.