

# Mortgage Lending Compliance

July 2018

**A**ldrich & Bonnefin is pleased to invite you to attend our Mortgage Lending Compliance Seminar. This program will provide an in-depth look at several compliance topics involving closed-end (non-revolving) mortgage loans. These include the all-important flood insurance regulations, the mortgage servicing rules, the 2018 HMDA rules, and TRID 2.0. We hope you will join us for this informative program on these important mortgage lending compliance topics.

## 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.



**Janet Bonnefin** is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Janet manages Bankers' Compliance Group® for the firm and currently serves on WBA's Regulatory Compliance Committee.

**Stephanie Shea** is a principal with 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

### Mortgage Servicing Rules Under Regulations X & Z

- Overview of servicing rules applicable to "small servicers"
- Periodic statements for consumers in bankruptcy

### Flood Insurance Regulations Update

- Basic requirements
- Evaluating private flood insurance policies

### HMDA & Regulation C

- Coverage rules
- Highlights of data collection requirements

### TRID Rule

- TRID 2.0
- Other TRID hot topics

Our *Mortgage Lending Compliance Seminar* will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
LOS ANGELES	Friday, July 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 7/2	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN FRANCISCO	Tuesday, July 10, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 7/5	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Wednesday, July 11, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 7/5	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
GARDEN GROVE	Friday, July 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 7/9	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
ONTARIO	Monday, July 16, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tuesday 7/10	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
MONROVIA	Wednesday, July 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 7/12	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Friday, July 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 7/16	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
SANTA BARBARA	Tuesday, July 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 7/18	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, July 25, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 7/19	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SAN DIEGO	Friday, July 27, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 7/23	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.

## REGISTRATION

To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <https://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. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for assistance.

**NON-MEMBERS:** The non-member registration fee is **\$750** for the first person attending from an institution and **\$450** for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (**less \$50**) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

## 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 the day of the Seminar. Members Only may purchase additional hard copies of SPM #8 during July for \$70.00 per copy plus shipping charges and applicable sales tax.

## ACCREDITATION

**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:** We have submitted to the American Bankers Association a request for approval of this activity in order for Certified Regulatory Compliance Managers to receive continuing education credit. The activity may be eligible for up to 4.75 continuing education credits. Contact the law firm for further information regarding the status of our request ([info@bankerscompliancegroup.com](mailto: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.