

Mortgage Lending Compliance

June 2019

Federal and state law regulate mortgage loans more so than any other type of consumer loan, and the laws and regulations are constantly evolving to provide consumers greater protection. The past few years have been no different – especially with regard to the TILA/RESPA mortgage servicing rules, the flood insurance regulations, HMDA and TRID. During this seminar, we will discuss a mortgage servicer's obligations when a mortgage borrower dies and also the new private flood insurance rules, with a flood insurance regulation refresher. We will also take a deep dive into TRID fundamentals. This seminar is built for everyone who is new to mortgage lending as well as those who are experienced compliance professionals. So, come one and all.

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

- Flood Insurance Regulations Refresher
- New Private Flood Insurance Rule
- Deceased Borrowers & the Mortgage Servicing Rules
- HMDA and Regulation C
 - ◇ Impending release of 2018 HMDA data
 - ◇ HMDA coverage of depository institutions
 - ◇ Partial exemptions - why you should take advantage if you're a low-volume lender
- TRID Fundamentals
 - ◇ Overview of Coverage
 - ◇ Estimating Fees & Resetting Tolerances
 - ◇ Timing Rules for All TRID Disclosures
 - ◇ Common Questions

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
ONTARIO	Monday, June 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 5/28	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
LOS ANGELES	Wednesday, June 5, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 5/30	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
MONROVIA	Friday, June 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 6/3	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN FRANCISCO	Wednesday, June 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 6/6	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
GARDEN GROVE	Friday, June 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 6/10	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SANTA BARBARA	Monday, June 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 6/11	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, June 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 6/12	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SAN JOSE	Friday, June 21, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 6/17	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SACRAMENTO	Thursday, June 27, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 6/21	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in Ace/ Sheraton garage directly across the street, on the corner of 13th Street and J Street. Valet-parking not validated.

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 for assistance.

NON-MEMBERS: The non-member registration fee is **\$750** for the first person attending from an institution and **\$550** 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 June for \$85.00 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: "ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. Mortgage Lending Compliance has been approved for 5.5 CRCM credits. This statement is not an endorsement of this program or its sponsor." Certification holders must report these credits at aba.csod.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.