

# MORTGAGE LENDING COMPLIANCE

March 2017

**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 and the many issues lenders are grappling with concerning the TRID disclosures. We hope you will join us for this informative program on these important mortgage lending compliance topics.



## SEMINAR HIGHLIGHTS

### New Mortgage Servicing Rules Under Regulations X & Z

- Overview of the new mortgage servicing rules
- Our focus will be on the new rules as they apply to “small servicers”
- Duties with regard to successors in interest and “confirmed” successors in interest

### Flood Insurance Regulations Update

- Basic requirements
- Evaluating private flood insurance policies
- Insuring multiple structures

### HMDA & Regulation C

- Changes that were effective January 1, 2017
- New coverage rules for lenders as of January 1, 2018
- New data collection requirements in 2018

### TRID Rule

- Disclosing lender credits
- Other TRID hot 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.**

**SPEAKER: Janet M. 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 CBA's Regulatory Compliance Committee.



**SPEAKER: Stephanie Shea, Esq.** is an associate with Aldrich & Bonnefin. Ms. Shea obtained her Juris Doctorate 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 an associate in 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 and advertising disclosure rules.



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
SAN FRANCISCO	Friday, March 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 2/27	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
ONTARIO	Tuesday, March 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/1	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SACRAMENTO	Thursday, March 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/3	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.
MONROVIA	Tuesday, March 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/8	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN JOSE	Friday, March 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/13	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
LOS ANGELES	Monday, March 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/14	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SANTA BARBARA	Wed., March 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/16	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Thursday, March 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/17	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, March 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/20	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN DIEGO	Tuesday, March 28, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/22	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 <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. 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. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #8 during March 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:** Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit ([www.icbmembers.org](http://www.icbmembers.org) and click on "Submit Continuing Education Credits)." This activity **may** be eligible for **6** continuing education credits.

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