



Mortgage Lending Compliance

May 2015

Aldrich & 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 status of regulatory changes, the new Integrated Mortgage Disclosures under Regulation Z which go into effect August 1, 2015, and selected California mortgage laws. We hope you will join us for this informative program on these important mortgage lending compliance topics.



Who Should Attend?

- Compliance managers and staff
- Mortgage loan officers
- Note department staff
- Chief credit officers
- Credit administrators
- Compliance auditors
- In-house counsel

TOPICS

Deep dive into the Flood Insurance Regulations

- Basic requirements
- Status of regulatory changes
- Evaluating private flood insurance policies
- Insuring multiple structures
- Force placing flood insurance

Integrated Mortgage Disclosures (effective August 1, 2015)

- Timing of loan estimate and closing disclosure
- Examples of the timing rules
- Tolerances and when to issue revised loan estimates

Escrow Closing Notice (effective August 1, 2015)

- Covered loans
- Timing and contents of notice

ARM Rate and Payment Change Notices

- Initial interest rate adjustment notice
- Payment change notice

Selected California Mortgage Laws

- CA fair housing law (Holden Act)
- Restrictions on late charges
- Negotiating mortgage loans in foreign languages

Janet M. Bonnefin, Esq. is a principal of Aldrich & Bonnefin, PLC, specializing in consumer and mortgage 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.

Stephanie A. Shea, Esq. is an associate with Aldrich & Bonnefin, PLC. 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 disclosures.



Our **Mortgage Lending Compliance Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. **You will need to note the specific location you are attending as hotels can vary from month to month.**

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SANTA BARBARA	Monday, May 4 Registration closes at noon on 4/28	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, May 5 Registration closes at noon on 4/29	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
MONROVIA	Wednesday, May 6 Registration closes at noon on 4/30	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
ONTARIO	Friday, May 8 Registration closes at noon on 5/4	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
LOS ANGELES	Monday, May 11 Registration closes at noon on 5/5	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN DIEGO	Wednesday, May 13 Registration closes at noon on 5/07	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
GARDEN GROVE	Friday, May 15 Registration closes at noon on 5/11	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN FRANCISCO	Monday, May 18 Registration closes at noon on 5/12	Palace Hotel 2 New Montgomery St., (415) 512-1111	We validate for hotel valet-parking only.
SANTA CLARA	Tuesday, May 19 Registration closes at noon on 5/13	Santa Clara Marriott 2700 Mission College Blvd., (408) 988-1500	We validate for self-parking only.
SACRAMENTO	Friday, May 22 Registration closes at noon on 5/18	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.

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 for assistance or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: 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 (unless your institution has elected to receive a downloadable E-Manual available only to BCG Members). All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #8 during May for \$65.00 per copy plus shipping charges and applicable sales tax.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

ATTIRE: Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

DISABILITIES: If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

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 and click on "Submit Continuing Education Credits"). This activity **may** be eligible for **6** continuing education credit by the ICB.

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.