



Mortgage Lending & Servicing: Compliance 2014

November 2013

Aldrich Bonnefin & Moore is pleased to invite you to attend our Mortgage Lending Compliance Seminar. We are reprising the BCG Mortgage Lending Compliance Seminar we presented in March of this year, so if you are thinking that this is deja vu all over again – you're right! Financial institutions are still working to understand what the new regulations will require of them beginning in January 2014, when most of the new regulations go into effect. Therefore there is still a need for training on the new regulations, which this seminar will provide. This full-day seminar will focus primarily on compliance with these new rules for closed-end (non-revolving) loans. In addition, we will discuss how the new regulations will impact home equity lines of credit.

We hope you will join us for this informative review of the new mortgage lending and servicing regulations.



TOPICS

- ◆ Regulation Z
 - New ability to repay final rule
 - Impact of new rules on home equity lines of credit
 - New escrow (impound) account requirements for higher-priced mortgages
 - New rules on high-cost mortgage loans (including expanded coverage)
 - New mortgage servicing rules (including periodic statements)
 - New ARM rate and payment change notices
- ◆ RESPA – New mortgage servicing requirements
- ◆ Flood Insurance Regulations – New duty to escrow flood insurance premiums in 2014
- ◆ Regulation B – New notice to consumers and duty to always provide appraisal reports

Speakers

Janet M. Bonnefin, Esq.

Janet M. Bonnefin, Esq. is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, automated overdraft programs, compliance management and CRA, as well as advising clients regarding regulatory examinations in these areas. Ms. Bonnefin manages the Bankers' Compliance Group for the firm and has presented many programs for industry groups. Ms. Bonnefin currently serves on the CBA's Regulatory Compliance Committee.

Robert K. Olsen, Esq.

Mr. Olsen is a principal of Aldrich Bonnefin & Moore, PLC, specializing in consumer financial services, privacy and other regulatory compliance. Mr. Olsen, who has practiced law for 30 years, joined Aldrich Bonnefin & Moore in 1996 and previously practiced banking law with Morrison & Foerster.



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: |
|----------------|---|---|---|
| SAN DIEGO | Tuesday, November 5 Registration closes at noon on 10/30 | Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800 | We validate for self-parking only. |
| SACRAMENTO | Friday, November 8 Registration closes at noon on 11/04 | 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. |
| ONTARIO | Tuesday, November 12 Registration closes at noon on 11/06 | Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900 | Free self-parking is available. |
| SAN JOSE | Thursday, November 14 Registration closes at noon on 11/08 | Hilton Hotel 300 Almaden Blvd., (408) 287-2100 | We validate for self-parking only. |
| GARDEN GROVE | Friday, November 15 Registration closes at noon on 11/12 | Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000 | Free self-parking is available. |
| SANTA BARBARA | Monday, November 18 Registration closes at noon on 11/12 | Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261 | Free self-parking is available. |
| WOODLAND HILLS | Tuesday, November 19 Registration closes at noon on 11/13 | Warner Center Marriott 21850 Oxnard St., (818) 887-4800 | We validate for self-parking only. |
| LOS ANGELES | Thursday, November 21 Registration closes at noon on 11/15 | LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700 | We validate for self-parking only. |
| MONROVIA | Friday, November 22 Registration closes at noon on 11/18 | Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211 | Free self-parking is available. |
| SAN FRANCISCO | Tuesday, November 26 Registration closes at noon on 11/20 | Palace Hotel 2 New Montgomery St., (415) 512-1111 | We validate for hotel valet-parking only. |

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.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 is mandatory. Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the event.

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 attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #8 for \$75.00/copy during November, plus postage.

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

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 & Moore, 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 **5.75** hours of continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, 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.

For additional information, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.