

Truth in Lending Act & Regulation Z

November 2017

The Truth in Lending Act and Regulation Z continue to challenge compliance professionals and lenders alike in many different ways – from the coverage rules (what's covered and what's not) to the TRIDs to the disclosure requirements that apply when modifying closed-end loans and open-end lines of credit. And the CFPB's issuance of so-called "TRID 2.0" means that lenders will need to incorporate the changes and clarifications into their TRIDs and procedures.

Our TILA and Regulation Z Seminar will explain the more significant aspects of TRID 2.0, including how to allocate costs when disclosing a construction-to-permanent loan as separate transactions, how to complete the cash-to-close table, and how the CFPB proposes to address the "black hole." We will also discuss the coverage rules and exemptions under Regulation Z and selected issues regarding HELOCs. In addition, with the agencies' current emphasis on self-identifying and self-correcting violations, including TILA and Regulation Z violations, we will discuss how to avoid civil liability and administrative enforcement actions for violations according to TILA's requirements.



SEMINAR HIGHLIGHTS

- Coverage and exemptions under Regulation Z
- Selected home equity line of credit issues
- 2017 TRID final rule (TRID 2.0)
- Refinancing and modifications of closed-end and open-end credit
- TILA corrective action rules

SPEAKERS:



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.



Stephanie Shea is an associate with Aldrich & Bonnefin. Stephanie 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, she specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations and advertising disclosure rules.

WHO SHOULD ATTEND?

Please invite your compliance managers and staff, consumer and mortgage loan officers, in-house counsel, chief credit officers and compliance auditors.

Our *Truth in Lending Act & Regulation Z 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 DIEGO	Thursday, Nov. 2, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 10/27	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
ONTARIO	Friday, Nov. 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 10/30	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Monday, Nov. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 10/31	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, Nov. 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 11/1	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
LOS ANGELES	Thursday, Nov. 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 11/3	Renaissance Los Angeles Airport (NEW) 9620 Airport Boulevard., (310) 337-2800	We validate for self-parking only.
SACRAMENTO	Tuesday, Nov. 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 11/8	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	Wednesday, Nov. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 11/9	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
GARDEN GROVE	Friday, Nov. 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 11/13	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN JOSE	Monday, Nov. 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 11/14	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN FRANCISCO	Tuesday, Nov. 21, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 11/15	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-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 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 #18, "Truth in Lending Act & Regulation Z" 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 #18** during November for **\$75.00** 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 American Bankers Association in order to receive continuing education credit (<https://aba.csod.com/client/aba/default.aspx> and login). The activity may be eligible for **4.75** 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.