

Truth in Lending Act & Regulation Z

September 2018

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 TRID disclosures and TRID 2.0. We will delve into the intricacies of the construction loan disclosures under TRID 2.0, including how to allocate costs when disclosing a construction-to-perm loan as separate transactions and how to complete the cash-to-close table.

Our TILA and Regulation Z Seminar also will discuss what is a finance charge – and what is not. We will discuss selected issues relating to home equity line disclosures. We will also discuss the coverage rules and exemptions under Regulation Z, and the advertising rules as they pertain to both closed-end credit and open-end credit. We will also review the types of loans subject to the ability-to-repay rules under Regulation Z.



SEMINAR HIGHLIGHTS

- Coverage and exemptions under Regulation Z
- What's a finance charge?
- Selected home equity line of credit issues
- TRID 2.0 construction loans
- Coverage of ability-to-repay rules
- Advertising closed-end and open-end credit

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Stephanie A. Shea, Esq., is a principal with 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.



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 JOSE	Wednesday, Sept. 5, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 8/30	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
MONROVIA	Friday, Sept. 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 9/3	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
ONTARIO	Monday, Sept. 10, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 9/4	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SANTA BARBARA	Wednesday, Sept. 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 9/6	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS/ UNIVERSAL CITY	Thursday, Sept. 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Friday 9/7	Sheraton Universal Hotel (LOCATION CHANGE) 333 Universal Hollywood Dr., (818) 980-1212	We validate for self-parking only.
LOS ANGELES	Monday, Sept. 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 9/11	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SAN FRANCISCO	Wednesday, Sept. 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 9/12	San Francisco Hilton Union Square 333 O'Farrell Street (415) 771-1400	Validated self-parking is available in garage on Ellis Street, between Mason and Ellis. Valet-parking not validated.
GARDEN GROVE	Friday, Sept. 21, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 9/17	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SACRAMENTO	Tuesday, Sept. 25, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 9/19	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in public parking garage directly across from hotel, on corner of 13th 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 <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. 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 #18 during September 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: We have submitted to the American Bankers Association a request for approval of this activity in order for Certified Regulatory Compliance Managers to receive continuing education credit. The activity may be eligible for up to 4.75 continuing education credits. Contact the law firm for further information regarding the status of our request (info@bankerscompliancegroup.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.