

Truth in Lending Act & Regulation Z

September 2019

Three things are guaranteed in life – death, taxes and Regulation Z challenges. Our Truth in Lending Act & Regulation Z seminar will discuss the topics that are currently challenging compliance professionals and lenders the most – from Regulation Z coverage, when HELOCs are rescindable, how to take corrective action, providing Regulation Z disclosures electronically and how to comply with the billing error resolution procedures. This Seminar will take a deep-dive into these topics, with plenty of hypotheticals and ample time for questions. We will also cover recent TILA/Regulation Z developments. Join us and relieve yourself of Regulation Z confusion (however, this Seminar cannot do anything about death or taxes).



WHO SHOULD ATTEND?

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



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.

SEMINAR HIGHLIGHTS

- Regulation Z coverage and exemptions
- Recent developments
- Right of rescission
- Corrective action
- Electronic disclosures
- Billing error resolution procedures

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
SACRAMENTO	Wednesday, Sept. 4, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 8/29	Sheraton Grand Sacramento Hotel 1230 J Street, (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
GARDEN GROVE	Friday, Sept. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 8/30	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
MONROVIA	Monday, Sept. 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues., 9/3	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
LOS ANGELES	Wednesday, Sept. 11, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 9/5	(TEMPORARY LOCATION) Westin Los Angeles Airport 5400 West Century Blvd., (310) 216-5858	We validate for self-parking only.
ONTARIO	Friday, Sept. 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon., 9/9	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN JOSE	Wednesday, Sept. 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 9/12	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN FRANCISCO	Thursday, Sept. 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri., 9/13	Palace Hotel 2 New Montgomery Street, (415) 512-1111	We validate for hotel valet-parking only.
SANTA BARBARA	Tuesday, Sept. 24, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed., 9/18	Four Seasons Resort, The Biltmore 1260 Channel Drive, (805) 969-2261	Free street parking is available.
WOODLAND HILLS	Wednesday, Sept. 25, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs., 9/19	Warner Center Marriott 21850 Oxnard Street, (818) 887-4800	We validate for self-parking only.

SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK	Friday, Sept. 20, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 9/16	Registrants will receive an email two business days prior to the Seminar Recording Playback with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: 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.

NON-MEMBERS: The non-member registration fee is \$750 for the first person attending from an institution and \$550 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.

Cancellation Policy: We will fully refund your registration fee if we receive your written cancellation request AT LEAST five business days prior to the Seminar date. If we receive your cancellation request after this deadline but before the Seminar date, we will charge you a \$50 administrative fee and refund the balance of your registration fee. If you do not cancel before the Seminar date, your registration fee is non-refundable.

MATERIALS

For this Seminar, Standard Procedures Manual #18, "Truth in Lending Act and Regulation Z" will be updated. Each BCG member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." Each non-member attendee 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 at the seminar. Members Only may purchase additional hard copies of **SPM #18** during **September 2019** for **\$110.00** per copy plus shipping charges and applicable sales tax.

ACCREDITATION

(Continuing education credit will provided only to the registrant)

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: "ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. Truth in Lending Act & Regulation Z - Recording has been approved for 5.75 CRCM credits. This statement is not an endorsement of this program or its sponsor." Certification holders must report these credits at aba.csod.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.