

On-Demand

2026

Webinar

Everything You've  
Always Wanted to  
Know About Escrow  
(Impound) Accounts,  
But Were Afraid to  
Ask

Originally presented on  
Wednesday, March 25, 2026  
(2.0 hours)

Presented by  
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#### WHO SHOULD ATTEND

Compliance Managers and Officers;  
Loan Servicing Managers and Staff;  
Chief Risk Officers

Presented by Counsel for Bankers' Compliance Group®  
ALDRICH & BONNEFIN, PLC\*

Escrow (impound) accounts on residential mortgages are subject to a myriad source of law and regulation and have been a focus of regulators over the years. Between RESPA and Regulation X, TILA and Regulation Z, the flood insurance regulations, and California law, managing mortgage escrow accounts can feel like navigating a regulatory minefield. Even small errors in impound handling can lead to significant audit scrutiny, regulatory violations, and consumer harm. Join us for a comprehensive survey of the escrow landscape as we provide the roadmap you need to ensure your servicing procedures and activities are in full regulatory alignment.

#### HIGHLIGHTS

- When is an escrow account required (first lien HPMLs)?
- Timely disbursements from escrow accounts
- Refunds of escrow balances upon payoff
- The interplay between escrow accounts and the rules on force-placed insurance
- The initial and annual escrow analyses
- Treatment of surpluses, deficiencies and shortfalls
- California interest requirements for escrow accounts

ON-DEMAND STREAMING AVAILABLE



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\*Janet Bonnefin has retired from the firm.

# Everything You've Always Wanted to Know About Escrow (Impound) Accounts, But Were Afraid to Ask — On-Demand

## ON-DEMAND WEBINAR

This Webinar was originally presented on March 25, 2026. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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BCG Member	\$350.00
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