

APRIL 21

2016

Webinar

Identifying and Curbing Mortgage Fraud

Thursday, April 21
10:00 – 11:30 a.m.



WHO SHOULD ATTEND?

- Loan officers
- Underwriters
- Note department staff
- Credit administrators
- Special assets and collection officers
- Attorneys
- Compliance officers
- Auditors

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

You only need to talk with your special assets and collection departments to know that mortgage fraud is a significant problem. It's the source of many investor demands and mortgage buybacks. Even since the craziness of the subprime mortgage mess ended, these fraud schemes continue to bedevil the financial services industry. It's in applications, appraisals and income and asset verifications. It takes many forms and is done for many reasons. It's everywhere! Learn about the latest fraud schemes and trends and, more importantly, find out how to make sure your institution doesn't fall victim. New underwriting standards under the Ability to Repay rule help prevent fraud on consumer mortgages but problems continue. We will also review Suspicious Activity Reporting responsibilities and how they come into play with mortgage fraud schemes.

Topics to be covered include:

- ◆ **The Latest Mortgage Fraud Schemes**
 - Loan modification and refinance
 - Mortgage servicing fraud
 - Property flip fraud
 - Reverse mortgage fraud
 - Short sale fraud
 - Other types of mortgage fraud
- ◆ **Best Practices for Prevention**
- ◆ **Red Flags for Mortgage Fraud**
- ◆ **The Impact of the Ability to Repay Rule**
- ◆ **Suspicious Activity Reports and Fraud Schemes**

Speaker

Mark E. Aldrich, Esq., a principal of Aldrich & Bonnefin, is the head of the firm's Corporate Practice Group. Mr. Aldrich has over 30 years of speaking experience and has been a panelist and lecturer for the Bankers' Compliance Group, California Bankers Association and other trade groups. Mr. Aldrich is former Chairman of the Financial Institutions Committee of the Business Law Section of the California State Bar. Mr. Aldrich recently spoke at the Mortgage Bankers Association Risk Management Forum on the topic "Mortgage Fraud and the Bank Secrecy Act."



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PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$255.00 (BCG Members)
	\$355.00 (BCG Non-members)
CD-ROM	\$255.00 (BCG Members)
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Live Webinar <u>AND</u> CD-ROM	A 20% discount will be applied to the CD-ROM when you order both the Live Webinar and the CD-ROM

REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **two business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

If you have not established an online event registration account, please contact Paige Tyler at 800-742-3600 or email her at info@bankerscompliancegroup.com to obtain a username and password.

PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

Non-members: We must receive payment no later than 10:00 a.m. on Tuesday, April 19. 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 for which you are registering.

CANCELLATION

BCG Members will be billed \$50 unless we receive a written cancellation notice by 10:00 a.m. on Tuesday, April 19.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Tuesday, April 19. Otherwise, the registration fee, less \$50, will be refunded.

ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich & Bonnefin 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 minimum continuing legal education. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference website and note the two verification codes that will be announced during the Webinar.