

APRIL 24

2019

Webinar

Home Equity Lines of Credit

Wednesday, April 24
10:00 a.m. – 12:00 p.m.

Speaker:
Robert K. Olsen
Principal, Aldrich & Bonnefin



WHO SHOULD ATTEND?

- Loan originators and loan processors
- Compliance officers, auditors and staff
- In-house counsel
- Credit administration

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

Aldrich & Bonnefin, PLC is pleased to invite you to a Webinar on Home Equity Lines of Credit and the compliance requirements under the Truth in Lending Act and Regulation Z.

Home equity lines of credit are compliance intensive. Beginning with special disclosures at the application stage and extra required disclosures in the account agreement, and continuing with tough restrictions on freezing or terminating HELOCs or changing any of the terms, offering home equity lines requires a detailed knowledge of the applicable rules. Periodic billing statements are also presenting issues for some lenders.

This Webinar takes a step-by-step approach, beginning with the advertising requirements, followed by the early application disclosures, then addressing the special equity line disclosures that must be included at account opening, and ending with the restrictions on changing terms and freezing or terminating these credit lines. We will also touch on the right of rescission and periodic statements. Plenty of examples and time for questions will be provided.

Other topics will include:

- What are the required contents of the Equity Line Application Disclosures?
- What special disclosures must appear in the account agreement?
- How must account-opening fees appear on the first periodic statement?
- When can an equity line be frozen or terminated?
- When can the terms of an equity line be changed?
- How does a creditor term out an equity line

A CD also will be available for purchase!

ALDRICH
&
BONNEFIN

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April 24, 2019 Webinar — Home Equity Lines of Credit

PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$295.00 (BCG Members) \$395.00 (BCG Non-members)
CD* (Includes a Discussion Outline)	\$295.00 (BCG Members) \$395.00 (BCG Non-members)
Live Webinar <u>AND</u> CD* (Includes a Discussion Outline)	\$530.00 (BCG Members) \$710.00 (BCG Non-members)

REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three 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 Nina Gomez 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 Friday, 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 Friday, April 19.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Friday, 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 **2.0 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.

*Note: We cannot ship CDs to a P.O. Box.