

FEBRUARY 21 2018 Webinar

New April 2018 Mortgage Servicing Rules

**Wednesday, February 21
10:00 a.m. – 12:00 p.m.**

*Presented by Janet Bonnefin
Principal, Aldrich & Bonnefin*



WHO SHOULD ATTEND?

Compliance officers and staff
Loan officers
Chief credit officers
Compliance auditors
In-house counsel
Credit administrators

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

Aldrich & Bonnefin is pleased to invite you and your staff to attend our Webinar entitled "New April 2018 Mortgage Servicing Rules." Beginning on April 19, 2018, new mortgage servicing rules for closed-end mortgage loans will take effect which will impact small and large servicers alike. If you're asking yourself, "what new rules?," you need to register for this Webinar!

This Webinar will provide a useful review of the new requirements relating to "successors in interest" and "confirmed successors in interest," which have been incorporated into both TILA (Regulation Z) and RESPA (Regulation X). Lenders will be required to provide certain disclosures under Regulations Z and X to confirmed successors in interest. We'll discuss which disclosures and other rules will apply to confirmed successors in interest. In addition we will discuss the new mortgage periodic statement requirements under Regulation Z, which will require lenders to send modified periodic statements (or coupon books) for certain consumers in bankruptcy.

We will have at least two Q&A sessions to allow participants to ask questions during the program.

TOPICS TO BE COVERED

- Who qualifies as a successor in interest and "confirmed" successor in interest ("CSII")
- Optional CSII Notice and CSII Acknowledgment Form
- Disclosures under Regulation Z that must be provided to CSII, including
 - ARM rate and payment change notices
 - Mortgage transfer disclosure
 - Escrow closing notice
 - Periodic statements for mortgage loans
- Disclosures under Regulation X that must be provided to CSII, including
 - Notice of transfer of servicing
 - Force-placed hazard insurance notices
- Regulation Z modified periodic statement requirements for mortgage borrowers in bankruptcy

ALDRICH
&
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February 21, 2018 Webinar — New April 2018 Mortgage Servicing Rules

PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$295.00 (BCG Members)
	\$395.00 (BCG Non-members)
CD-ROM	\$295.00 (BCG Members)
	\$395.00 (BCG Non-members)
Live Webinar <u>AND</u> CD-ROM	\$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 Thursday, February 15. 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 Thursday, February 15.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Thursday, February 15. 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.