Presented by Counsel for
Bankers' Compliance Group®
Aldrich & Bonnefin, PLC*

January 28

Regulatory Compliance Training for Mortgage Loan Originators

Presented by Harry Khalsa
Attorney of Aldrich
& Bonnefin, PLC*

Thursday, January 28, 2027
10:00 a.m. – 12:00 p.m. PT

WHO SHOULD ATTEND?

Loan originators, Compliance officers, Credit administrators, and Loan documentation personnel

ON-DEMAND
STREAMING AVAILABLE



Under rules that became effective in 2014, all "loan originators" of consumer-purpose, dwelling-secured, closed-end loans must receive training on state and federal laws applicable to their job duties. This requirement appears as part of the loan originator qualification requirements in Regulation Z Section 1026.36(f). It applies to all residential mortgage loan originators, both employees and third-party mortgage brokers. The training requirements apply to a loan originator regardless of whether he or she meets the definition of a "mortgage loan originator" under the SAFE Act. Under Regulation Z, the term "loan originator" is defined broadly and includes any employee who takes an application for a residential mortgage or offers, arranges, or assists a consumer in obtaining or applying for a dwelling-secured, closed-end loan. The rule is limited to closed-end mortgages; home equity lines of credit are not covered.

This two-hour Webinar will provide training that is relevant to all loan originators and will help fulfill their training requirements under Regulation Z. Under Regulation Z, training must cover both federal and state law that apply to the LO's job responsibilities and, as such, this Webinar will cover both federal and state law.

HIGHLIGHTED AREAS WILL INCLUDE

- **Regulation B**
  - Appraisal availability rules
  - Adverse action notification rules
- **Regulation Z**
  - Coverage and exemptions
  - TRID basics
  - Ability-to-repay rule basics
  - Right of rescission
- **Flood Insurance Basics**
- **California Law**
  - Appraisal availability rules for subordinate-lien loans
  - Anti-discrimination developments (the Holden Act, Unruh Act, and the Fair Appraisal Notice)

ALDRICH & BONNEFIN
Professional Law Corporation*

** Janet Bonnefin has retired from the firm.*

Bankers' Compliance Group®
Tel: 800-742-3600
Fax: 949-474-0617
info@bankerscompliancegroup.com

PRICING

WHEN REGISTERING ONLINE, PLEASE SELECT FROM THE FOLLOWING OPTIONS:

Live Webinar *(Live Webinar connection will allow only 1 user)*	**$360.00 (BCG Members)**
	$440.00 (Non-Members)
On-Demand Event *(available 3 business days after Webinar is held)*	**$380.00 (BCG Members)**
	$460.00 (Non-Members)

REGISTRATION

- To register, please contact your institution's Bankers' Compliance Group® Main Contact or, if authorized, log in at **register.bankerscompliancegroup.com/subadmin** and select "**Register for Events**."
- Registration for the Live Webinar closes on Friday, October 30. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.
- Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.
- If you have not established an online event registration account, please contact Katrina Jensen 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 for the Live Webinar no later than **10:00 a.m. on Monday, January 25**. Non-members may pay by credit card or check for the Live Webinar or the On-Demand Event. 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 POLICY

BCG Members	We must receive your written cancellation notice by **10:00 a.m. on Monday, January 25**, with no charge. If we receive your cancellation request after this deadline, we will bill you $50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.
Non-Members	We must receive your written cancellation notice by **10:00 a.m. on Monday, January 25**, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less $50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.
On-Demand Event	Once your payment for the On-Demand Event is complete, your registration fee in nonrefundable.

ACCREDITATION

(Continuing Education credit will be provided only to the registrant)

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.