

MAY

2014

Webinar

Mortgage Servicing Rules Tune-Up

Thursday, May 22, 2014
10:00 a.m.— 12:00 p.m.



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 & MOORE, PLC

Aldrich Bonnefin & Moore is please to invite you and your staff to attend our Webinar entitled "Mortgage Services Rules Tune-Up." The new servicing rules for closed-end mortgage loans that went into effect this past January are presenting challenges for small and large servicers alike.

This Webinar will provide a useful review of many of the new requirements under both TILA (Regulation Z) and RESPA (Regulation X) which apply to regulated depository institutions that service mortgage loans. We'll cover Regulation Z's new rules regarding payment processing, payoff statements and ARM rate and payment adjustment notices. In addition we will discuss the requirements under RESPA/Regulation X concerning mortgage servicing transfers, error resolution procedures, and when the early intervention rules apply.

We will have several Q&A sessions to allow participants to pose questions to the speakers.

Tune-Up Topics

- ◆ TILA & Regulation Z
 - Periodic statements for mortgage loans
 - Processing payments and the prompt crediting rule
 - Handling partial payments
 - Responding to payoff statement requests
 - ARM rate and payment adjustment notices
- ◆ RESPA & Regulation X
 - When the early intervention rules apply
 - Mortgage servicing transfers
 - Error resolution procedures
 - Responding to information requests
 - Continuity of contact duties
 - Overview of the loss mitigation procedures

SPEAKERS

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May 22, 2014 Webinar—Mortgaging Servicing Rules Tune-Up

PRICING

BCG Members: \$295.00 per connection. The Webinar is being offered on an optional basis to BCG members. BCG Members will be billed; do not enclose a check.

Non-Members: \$395.00 per connection. To register, visit <http://register.bankerscompliancegroup.com/subadmin>. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at PTyler@ABMLawFirm.com or 800-742-3600 to obtain a username and password. Payment must be received prior to the Webinar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable to Aldrich Bonnefin & Moore and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration.

REGISTRATION

To register for a BCG Webinar, log onto <http://ors.bankerscompliancegroup.com/subadmin/> at least **one business day** prior to the webinar date.

If you have not established an online registration account with us, please contact Paige Tyler at 949- 553-0909 or toll free (BCG Members only) at 800-742-3600.

CANCELLATION

BCG Members will **not** be billed only if registrant's cancellation notice is received **at least three** business days prior to the webinar date.

Non-members will be **fully** refunded if registrant's cancellation notice is received **at least three** business days prior to the webinar date. 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 & Moore 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 at the conference site. In addition, attorneys must note the two verification codes that will be announced and email those to PTyler@ABMLawFirm.com.

WEBINAR LISTENING PREFERENCES

When registering online, please select from the following options:

Live Webinar	\$295.00 (Member) \$395.00 (Non-member)
Webinar CD	\$295.00 (Member) \$395.00 (Non-member)
Live Webinar <u>AND</u> Webinar CD	A 20% discount will be applied to the Webinar CD when ordering both the Live Webinar and Webinar CD

PARTICIPANT INSTRUCTIONS

Web

- Go to <http://www.bankerscompliancegroup.com/> and select the icon "BCG Webinars Download Agenda/Outline"
- On the **Join a Meeting** side of the login page, enter Meeting Room **aldbon1**
- Enter your PIN provided by Aldrich Bonnefin & Moore in the Access Code field
- Click **Join Meeting**
- Make sure your PC speakers are turned on and at the correct volume

Phone (optional)

- Call **866-927-1521** 5 to 10 minutes prior to the conference start time
- Enter your PIN provided by Aldrich Bonnefin & Moore
- While on hold you will hear music until the conference is started or be connected directly to the conference if it has already started
- During the conference, you will be in listen-only mode until a question & answer period, when you will be told how to ask questions

TECHNOLOGY REQUIREMENTS

Minimum System Requirements Browser

JavaScript enabled browser such as Microsoft Internet Explorer 6 or later, Mozilla Firefox, Google Chrome and Safari

Internet

56k or faster Internet connection (high-speed is recommended)

Streaming

For audio/video streaming, Adobe Flash plug-in version 9 or higher is required