

MAY 30

2018

Webinar

Mastering HELOC Compliance Challenges

Wednesday, May 30
10:00 a.m. – 12:00 p.m.

*Speaker: Robert Olsen
Principal, Aldrich & Bonnefin*



WHO SHOULD ATTEND?

- Compliance managers and staff
- Note department staff
- Chief credit officers
- Risk managers
- In-house counsel

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 compliance requirements under the Truth in Lending Act and Regulation Z.

Home equity lines of credit are compliance intensive. With special disclosures at the application stage and extra required disclosures in the account agreement, through 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. More recently the regulators' "end of draw" guidance is creating issues.

This Webinar takes a step-by-step approach, beginning with 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 and finally how to "term out" an equity line. Plenty of examples and time for questions will be provided.

Highlighted areas will include:

- What are the required contents of the Equity Line Application Disclosures?
- What special disclosures must appear in the credit 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 do we term out an equity line?
- What does the regulators' end of draw guidance recommend?

A CD also will be available for purchase!

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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)
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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, May 24. 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, May 24.

Non-members will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Thursday, May 24. 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.