

NOVEMBER

2014

Webinar

Integrated Mortgage Disclosures— The New Loan Estimate

*Presented by Robert K. Olsen
and Stephanie A. Shea*

Thursday, November 13
10:00 a.m.—12:00 p.m.



WHO SHOULD ATTEND?

- Compliance managers & staff
- Note department staff
- Consumer loan officers
- In-house counsel
- Chief credit officers
- Compliance auditors

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

In its effort to create forms that consumers can understand, the CFPB issued its final rule in December 2013 to combine the TILA and RESPA mortgage disclosures. The new disclosures, which become effective August 1, 2015 – yes, 2015 – include a “Loan Estimate” to be given upon receipt of a mortgage loan application and a “Closing Disclosure” which will be provided to consumers three business days prior to consummation (loan signing).

We will discuss the ins and outs of these new disclosures in two separate webinars. This November Webinar will cover the Loan Estimate. The Webinar on December 16, 2014 will cover the Closing Disclosure.

*Effective January 1, 2014 all loan originators employed by a depository institution must receive periodic training covering Federal and State law requirements that apply to their loan origination activities (12 CFR 1026.36(f)(3)). This webinar provides training on the Truth in Lending Act and Regulation Z as applicable to consumer mortgage loans. Consult your Training Director or Compliance Manager for applicability to your specific job situation.

WEBINAR HIGHLIGHTS

- ◆ The new regulatory structure
- ◆ Coverage of the new disclosure regime
- ◆ Timing of the Loan Estimate
- ◆ Contents of the Loan Estimate
- ◆ Form of the Loan Estimate
- ◆ Restrictions on predisclosure activities

**All Aldrich & Bonnefin Webinars
include a detailed Discussion Outline**

November 13, 2014 Webinar — Integrated Mortgage Disclosures—The New Loan Estimate

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REGISTRATION

To register, please contact your institution's Main Contact or if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **one business day** prior to the Webinar date. On the day before the Webinar, registrants will receive an email on how to download the materials and make the connection for the presentation.

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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 site and note the two verification codes that will be announced during the Webinar.