

Mortgage Lending Compliance

April 2022

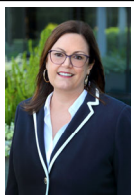
Roughly over the past two years, COVID-related forbearance requests have been one of the forefront challenges for mortgage lenders. With those requests becoming a thing of the past (one hopes), mortgage lenders are back to the ongoing challenge of staying up-to-date with all of the mortgage lending regulatory developments.

Over the past year, there have been a somewhat daunting number of changes and updates in connection with various California and federal laws, such as fair lending, fair appraisals and transitioning from LIBOR. Sign up for BCG's Mortgage Lending Seminar and get up-to-speed on those changes.

It is also time for a refresher on some of mortgage lending compliance basics – HMDA (who's covered and what are some of the common violations), TRID and the flood insurance regulations. Since the basics often contain the most compliance traps, these refreshers are not only helpful for anyone who is new to mortgage lending, but the most seasoned compliance professionals as well. It will be an information-loaded seminar anyone in the mortgage lending field will not want to miss.

WHO SHOULD ATTEND?

Please invite your consumer and commercial lending staff, compliance managers and auditors, note department staff and in-house counsel



Janet M. Bonnefin, Esq., is a principal of Aldrich & Bonnefin, specializing in mortgage and consumer lending, fair lending, compliance management and CRA. Ms. Bonnefin manages Bankers' Compliance Group, for the firm and serves as editor of BCG's publications.



Stephanie A. Shea, Esq., is a principal of Aldrich & Bonnefin. Ms. Shea obtained her juris doctor degree from Chapman University School of Law in May 2011, Magna Cum Laude. While at Chapman, she served as Article Editor for Chapman Law Review. As a manager of the firm's Consumer & Mortgage Finance Practice Group, Stephanie specializes in consumer and mortgage lending, including TILA, RESPA, ECOA and FCRA, as well as the flood insurance regulations.

SEMINAR HIGHLIGHTS

- ... Recent developments in California & federal mortgage lending laws, such as:
 - Holden Act notice changes
 - Redlining developments
 - Fair appraisal developments
- ... Overview of HMDA, TRID and the flood insurance regulations



We have scheduled only Recording Playbacks with Live Q&As for this Seminar.

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SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

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

	PLAYBACK DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, April 13, 8:30 a.m. - 3:00 p.m.	Friday, April 8, 2022, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, April 14, 8:30 a.m. - 3:00 p.m.	Monday, April 11, 2022, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, April 19, 2022, 8:30 a.m. - 3:00 p.m.	Thursday, April 14, 2022, 12:00 p.m.
RECORDING PLAYBACK #4	Friday, April 22, 2022, 8:30 a.m. - 3:00 p.m.	Tuesday, April 19, 2022, 12:00 p.m.
RECORDING PLAYBACK #5	Wednesday, April 27, 2022, 8:30 a.m. - 3:00 p.m.	Friday, April 22, 2022, 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

MATERIALS

For this Seminar, Standard Procedures Manual #08, "Mortgage Lending Compliance," will be updated. Each BCG member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

ACCREDITATION

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

MCLE: Aldrich & Bonnefin, PLC 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 MCLE. This activity has been approved in the amount of **4.75** hours.

CRCM: American Bankers Association (ABA) Professional Certifications has approved Mortgage Lending Compliance for: 6 CRCM credit. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin, PLC | Mortgage Lending Compliance.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.