

WEBINAR October 2012

MORTGAGE LENDING UPDATE

ALDRICH BONNEFIN & MOORE, PLC

COUNSEL FOR BANKERS' COMPLIANCE GROUP® Presents a Webinar

On October 24, 2012, Aldrich Bonnefin & Moore is presenting a Webinar entitled "Mortgage Lending Update." We will cover proposals issued during the past few months by the Consumer Financial Protection Bureau (and other agencies) to the mortgage lending regulations and how these changes will change the mortgage lending landscape.

Please join us as we look at the following areas:

- Proposed integrated TILA/RESPA disclosures
- Proposal to expand high-cost mortgage (HOEPA) loan coverage and impose new requirements
- Regulation B proposal to require creditors to automatically provide copies of appraisals to consumers
- RESPA and TILA mortgage servicing proposals
- Ability to repay proposal, including proposed definition of "qualified mortgages"
- Proposed rule to amend mortgage loan originator rules (such as compensation, qualification and screening requirements) and requirements regarding discount points and rebates
- Flood insurance reform act amendments mandating the escrowing of flood insurance premiums
- New California Homeowners Bill of Rights
- When these changes are expected to become effective

Who should attend:

- Compliance officers and staff
- Compliance auditors
- Chief credit officers
- Mortgage and consumer loan officers
- Mortgage servicing staff
- In-house counsel

Topic: **Mortgage Lending Update**

Date: Wednesday, October 24, 2012

Time: 10:00 a.m.—12:00 p.m.

Pricing and registration instructions on page 2

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Speaker: Janet M. Bonnefin, Esq.

Janet is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, compliance management and the Community Reinvestment Act, as well as advising clients regarding regulatory examinations in these areas. Janet manages the Bankers' Compliance Group for the firm and has presented many programs for BCG and the California Bankers Association. In addition Janet is an instructor for the ABA's National Compliance School.



Speaker: Jill C. Kovar, Esq.

Jill joined the law firm in May 2002 as an Associate Attorney in the Consumer Practice Group, with a background in bank operations, regulatory compliance and consumer lending. Prior to joining Aldrich Bonnefin & Moore, Jill was employed as both a Law Clerk and a Compliance Consultant with the California Credit Union League from 1998 to 2002. Jill currently serves as chair for the Consumer Financial Services Committee, a sub-committee of the Business Law Section of the State Bar of California.



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 and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration.

CANCELLATION

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

Non-Members: Registration fee 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.

ADMINISTRATIVE

We hope that you will mark your calendar to attend this informative webinar. If you plan to attend, please complete your online registration at least **three business days prior to the webinar date**.

For additional information regarding the webinar, please contact Paige Tyler at 949-553-0909 or toll free (BCG Members only) at 800-742-3600.

ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for Minimum Continuing Legal Education Credits. **NOTE:** This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 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.

REGISTRATION

Log onto <http://ors.bankerscompliancegroup.com/subadmin/>. If you have not established an online registration account with us, call Paige Tyler at 800-742-3600.

When registering online please select from the following three options:

BCG WEBINAR LISTENING PREFERENCE October 24, 2012, 10:00 a.m.—12:00 p.m.

LIVE WEBINAR ONLY	\$295.00 (Member) \$395.00 (Non-Member)
AUDIO PACKAGE ONLY (CD)	\$295.00 (Member) \$395.00 (Non-Member)
LIVE WEBINAR & AUDIO PACKAGE (CD)	A 20% discount will be applied to the audio package when ordering both the live webinar and audio package.

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
- You will hear music on hold 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

STANDARD REQUIREMENTS

Minimum System Requirements Browser:

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