

Consumer Lending & Compliance

Aldrich & Bonnefin, PLC, counsel to the Bankers' Compliance Group[®], offers pre-packaged training programs designed to meet regulatory expectations as well as reduce audit and regulatory exceptions. We present rules and regulations in an easy-to-follow format. We include visual aids, written materials and quizzes to help your employees understand and remember what is required of them.

Our attorneys are skilled presenters who focus on practical problems and solutions and are comfortable answering your employees' questions. We offer competitive pricing, and we can adjust the length and content of each program to fit your needs. In addition, you may include as many participants as you wish.

Mortgage Lending Compliance – 3.0 hours

With the recent changes to the mortgage lending and servicing regulations, lenders are working to implement new procedures, revise forms, test systems and train their employees on the new requirements. This program can be tailored to cover any one or more of the new mortgage regulations, such as TRID, the new Final Mortgage Servicing Rule or older rules such as those on home equity lines of credit, higher-priced mortgage loans or periodic statements for mortgage loans.

Regulatory Compliance for Commercial Lenders – 3.0 hours

Commercial loans have come under increasing regulatory scrutiny. This program addresses the main compliance issues faced by commercial lenders, including: the Regulation B signature rules and notices of adverse action; flood insurance; a fair lending summary; and how to know when Regulation Z applies to a so-called "business" loan.

Doing Business With Family Trusts – 2.0 hours

Financial institutions need to know how to do business with family trusts. This program, which focuses on California trust laws, covers the different parties to a trust (trustor, trustee and beneficiary), how to document deposits by trustees and loans to or involving trusts, and other related topics. Also covered is how to document and disclose consumer loans to or involving a family trust, which since October 2015 have been treated as a "consumer" under Regulation Z.



The Banking & Business Law Firm

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HMDA: Really “Getting It Right!” – 2.0 hours

Is a loan to refinance an apartment building covered by HMDA? As many lenders know, HMDA was substantially revised, effective January 1, 2018, and the regulators are looking hard at institutions' procedures for HMDA reporting. This two-hour program, presented by our CRCM paralegal who has extensive hands-on experience in compliance management and HMDA data collection and reporting, provides an intensive review with lots of examples of how to determine whether a loan is covered by HMDA, plus recommendations on proper data collection and reporting techniques.

Flood Insurance: Staying Out of Regulatory Hot Water – 3.0 hours

This half-day program covers the entire flood insurance regime as it applies to lenders: when to get a flood hazard determination; how to appeal a determination; use of LOMAs and LOMRs; how much coverage is required, especially when multiple buildings are involved; when to force place; reliance on private flood policies (new rules expected on this in July 2019!), and more. Both commercial and consumer lending issues are covered.

Fair Lending: A Comprehensive Review – 3.0 hours

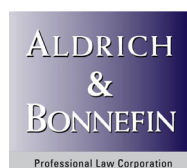
Fair lending is a top enforcement priority today. Lenders face potentially crippling exposures, even for inadvertent disparities in their lending practices or results. Good training can make a difference. We will go over the top five steps any lender can take to stay out of fair lending difficulties. This program can be tailored to consumer, commercial or mortgage lenders.

Training for Mortgage Loan Originators – 2.0 hours

Under rules that became effective in 2014, all “loan originators” of dwelling-secured credit must receive training on state and federal laws applicable to their job duties. This requirement appears in Regulation Z, applies to all residential mortgage loan originators (both employees and third-party mortgage brokers) and applies regardless of whether the LO meets the definition of a “mortgage loan originator” under the SAFE Act. Under Regulation Z, the term “loan originator” includes any employee who takes an application for a residential mortgage or offers, arranges or assists a consumer in obtaining or applying for a dwelling-secured, closed-end loan.

This two-hour program will provide training that is relevant to all loan originators and will help fulfill their training requirements under Regulation Z. As required by Regulation Z, this program will cover both state and federal law.

For more information or a price quote, please contact **Janet Bonnefin** or **Robert Olsen** at **949.474.1944** or **JBonnefin@ABLAWYERS.COM** or **ROlsen@ABLAWYERS.COM**.



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