

Consumer Lending & Compliance

In-House Training

Aldrich & Bonnefin, PLC, counsel to 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 and written materials 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 any program to fit your needs. In addition, you may include as many participants as you wish. We can also provide any of these programs in an online format.

Mortgage Lending Compliance – 3.0 hours

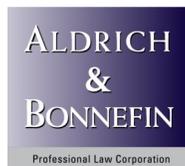
With the recent changes to Reg Z's ability-to-repay rules, lenders are working to revise procedures, and train their employees on the new requirements. This program can be tailored to cover any one or more of the mortgage regulations, such as TRID, the Reg Z and RESPA mortgage servicing rules, as well as the rules regarding home equity lines of credit, higher-priced mortgage loans and periodic statements for mortgage loans.

Regulatory Compliance for Commercial Lenders – 2.0 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 and share accounts opened for family trusts and loans to or involving trusts, and other related topics. We also cover how to document and disclose consumer loans to or involving a family trust 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? Are home equity lines of credit reportable under 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 provides an intensive review with lots of examples of how to determine whether a depository institution is subject to HMDA and which loans are reportable under 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 regulatory regime as it applies to lenders: when to get a flood hazard determination; how much coverage is required, especially when multiple buildings and contents are involved; when to force place; reliance on private flood policies and more. Both commercial and consumer lending issues are covered. This program can also be tailored to a two-hour format.

Fair Lending: A Comprehensive Review – 3.0 hours

Fair lending is a top enforcement priority today and remains a common basis for lawsuits, especially with the increasing number of lawsuits alleging immigration and citizenship discrimination. 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 steps any lender can take to stay out of fair lending difficulties. We can tailor this program to address consumer, commercial or mortgage loans, or any combination of these loan types.

Training for Mortgage Loan Originators – 2.0 hours

Under TILA and Regulation Z, all “loan originators” of dwelling-secured credit must receive training on state and federal laws applicable to their job duties. This requirement 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 **Stephanie Shea** or **Janet Bonnefin** at **949.474.1944** or **SShea@ABLawyers.com** or **JBonnefin@ABLawyers.com**.



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