



The Orange County Bar Association Banking & Lending Section Presents

2.0
CLE Credits

MORTGAGE REFORM ISSUES IN 2014

Leading experts discuss the new 2014 mortgage lending regulations and their evolution in the future.

SEMINAR & SOCIAL • Tuesday, April 8, 2014

Registration/Social: 4:30 p.m. ****Refreshments Included****

Program 5:30 p.m. – 7:30 p.m.

Whittier Law School • 3333 Harbor Blvd., Building 3 (Room 1) • Costa Mesa, CA 92626 (Free Parking)

Speakers:

Hon. Kirk H. Nakamura
Orange County Superior Court

Julia Leah Greenfield
Attorney at Law / Program Chair

Joseph T. Lynyak, III
Attorney at Law
Pillsbury Winthrop Shaw Pittman LLP

Sanford P. Shatz
Attorney at Law
McGlinchey Stafford

Topics:

Learn how the new rules may affect your clients, the new business practices that will have to be implemented and the expected repercussions for non-compliance. Topics will include:

- Ability to Repay (ATR)
- Qualified Mortgage (QM)
- Loan Originator Compensation (LO Comp)
- Appraisal/Valuation
- Escrow and High-Cost Mortgage Loans
- New federal Mortgage Servicing Rules
- California Homeowner Bill of Rights
- The integration of TILA and RESPA in 2015

Advanced Discount Rate (Received by 4/1/14)

OCBA Members	\$75*
New OCBA Admittee Members	\$60*
OCBA Law Student Members/Judges	\$20*
Non-OCBA Member	\$125*

*Registrations paid after 4/1/14, add \$25.

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ADVANCED DISCOUNT DEADLINE: April 1, 2014. Add \$25.00 for payments received in the OCBA offices after close of business on **April 1, 2014**. OCBA is not responsible for lost, misdirected or delayed mail. Registration unconfirmed until full payment is received. Cancellations must be received in writing by **April 1, 2014** (no refunds after this date) and are subject to a \$25 non-refundable administrative fee. OCBA reserves the right to substitute speakers. On-site registration available, but space is limited. This activity has been approved for Minimum Continuing Legal Education Credit by the State Bar of California in the amount of 2.0 hours, as appropriate to the content of the activity. OCBA is a State Bar approved MCLE provider and certifies that this activity conforms to the standards for approved education activities prescribed by the rules & regulations of the State Bar of California governing MCLE. Persons with disabilities: If special arrangements are required, contact OCBA 21 days prior to the program.

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