

# Mortgage Reform Issues in 2014

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The Orange County Bar Association Banking & Lending Section  
Whittier Law School  
Costa Mesa, CA 92626

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.

For more information, please visit <http://www.ocbar.org>.