

# MASTERING HMDA

A 2018 ONE-DAY SEMINAR! ARE YOU READY FOR THE NEW HMDA RULES EFFECTIVE 2018?

A full-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act (HMDA) and the Consumer Financial Protection Bureau's (CFPB's) Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this seminar's practical, "real world" approach to HMDA compliance.

Learn how the CFPB's final rule has changed HMDA! Hear how the changes and implementation phases have impacted the institutions and transactions covered; the information required to be collected and recorded; and the processes for reporting and disclosing that data. Most provisions related to institutional and transactional coverage, and data collection, recording, reporting, and disclosure were effective January 1, 2018. In addition, hear about the CFPB's recently issued final rule amending the 2015 HMDA Final Rule provisions.

The 2017 HMDA Final Rule amends certain provisions of the 2015 HMDA Final Rule by temporarily increasing the threshold for collecting and reporting data with respect to open-end lines of credit; establishing a new reporting exclusion and optional reporting for certain transactions and data points; clarifying certain key terms, including multifamily dwelling and automated underwriting system, among others; and clarifying how to collect race and ethnicity information.

HMDA poses challenges to both novice and experienced reporters. With increased regulatory scrutiny of HMDA data for fair lending purposes and the potential penalties associated with technical errors, it is crucial for an institution's HMDA data gathering and reporting process to be precise.

This Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and violations and reviews the changes for 2018. Throughout the presentation, the instructor discusses guidance published by the regulators and questions received from ProBank's call-in service. The seminar provides the attendee the opportunity to get practical answers to their recurring questions.

## HERE IS WHAT YOU WILL LEARN

- Coverage, Exemptions and Key Definitions Associated with HMDA
- "What Information Goes Where" on the Loan Application Register
- Proper Lobby Notices and Requirements for Making HMDA Data Available to the Public
- Important Guidance and Other Tools Available from the FFIEC and CFPB
- Why and How HMDA Data is Used During the Fair Lending Review Process
- Common Challenges Associated with HMDA, Including, Understanding the Definition of Refinance or Temporary Financing, and the Difference Between the Rate Spread and HOEPA Calculations
- Review New Loan-Volume Thresholds
- Clarify Excluded Transactions
- Clarify Key Terms
- Clarify Collection of Race and Ethnicity Information

## Seminar Speakers



**ANETRIA CONNELL**  
Vice President at  
ProBank Austin.



**LEAH M. HAMILTON**  
Vice President and Senior  
Consultant at ProBank  
Austin.



**DAVID LUKEN**  
Vice President at  
ProBank Austin.



**MARY NEIL PRICE**  
Vice President and  
Senior Consultant at  
ProBank Austin.



**K. NATALIE  
STRAUS, CRCM**  
Vice President and  
Senior Consultant at  
ProBank Austin.

## Who Should Attend

Anyone involved in HMDA data collection and/or reporting will benefit from this program. Loan processors, trainers, compliance officers, and auditors will also find this seminar to be informative.

**Program Level:** Intermediate

**Prerequisites/Advanced Preparation** Basic Knowledge of HMDA/Lending Regulations.

## The Manual

The manual provides attendees with a valuable reference tool that summarizes the requirements of the various laws and regulations relating to consumer purpose, real estate secured loans.

## Seminar Agenda



All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group - Live

### ▶ PLUS...

A COMPLETE AND COMPREHENSIVE  
**DESKTOP REFERENCE MANUAL**  
& **FREE TELEPHONE SUPPORT**  
FOR ONE FULL YEAR!



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**ProBank  
Austin**



## Date and Locations

**October 4, 2018**

Embassy Suites Philadelphia Airport  
9000 Bartram Ave  
Philadelphia, PA 19153  
215-365-4500

**November 15, 2018**

Holiday Inn Pittsburgh/Monroeville  
2750 Mosside Blvd  
Monroeville, PA 15146  
412-372-1022

**November 26, 2018**

Doubletree Resort by Hilton  
2400 Willow Street Pike  
Lancaster, PA 17602  
717-464-7525

## Pennsylvania Bankers Association Mastering HMDA

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY, STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

I / WE WILL ATTEND THE SEMINAR IN:

CITY/STATE

PROGRAM DATE

### ATTENDEE NAMES *(Photocopy This Form As Necessary)*

ATTENDEE #1 \$350

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$350

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CELL PHONE #

### Payment must accompany registration

PAYMENT BY CHECK ENCLOSED  TOTAL REGISTRATION FEES: \$ \_\_\_\_\_

CHARGE MY:  MASTERCARD  VISA  DISCOVER  AMEX

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EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2018 By ProBank Austin

### Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

## How to Register

**MAKE CHECK PAYABLE TO:**  
ProBank Austin

**RECEIVE YOUR SPECIAL PRICING:**  
1. Mail or Fax: using this form  
2. Online: enter code **18PBA25**  
3. By Phone: reference code **18PBA25**

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ProBank Austin  
Education Division  
Suite 305  
6200 Dutchmans Lane  
Louisville, KY 40205

**CHARGE PAYMENTS ONLY:**  
FAX: 502-451-6755  
PHONE: 800-523-4778,  
Select Option 1 ( or Ext. 205 or 235)  
WEB: [www.probank.com](http://www.probank.com)

*Standard Registration fee is **\$375**, use this form or  
code **18PBA25** and your fee is just **\$350!***

## Additional Seminar Information

**Suggested Dress** Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all ProBank seminars.

**Field Of Study** Specialized Knowledge and Applications.

**Questions? Call 800-523-4778.** For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for extension 222.

**Confirmations** You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add [registrar@probank.com](mailto:registrar@probank.com) to your list of approved e-mail addresses.

**ProBank Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling ProBank no later than the day of the program.

**Cancellation Policy** If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If ProBank cancels a seminar for any reason, we will refund the entire registration fee.

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