

Presented by ProBank Austin in Conjunction with Independent Bankers of Colorado

MASTERING HMDA

A 2019 ONE-DAY SEMINAR!

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 HMDA has changed at the beginning of 2018 – and continues to change with the law passed in May 2018 that affects institutions' reporting requirements! 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. Also hear about the CFPB's interpretation of the amendments to HMDA by the Economic Growth, Regulatory Relief, and Consumer Protection Act that became law May 24, 2018, and how your institution may have partial exemptions!

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 continuing changes that have occurred. 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

▶ PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL
& FREE TELEPHONE SUPPORT
FOR NINETY-DAYS!

ProBank Advisor

**ProBank
Advisor** Trusted.
Compliance.
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ProBank Advisor is a new online compliance advisory service that provides the compliance advice you need when you need it. Connecting with an expert compliance professional is simple through ProBank Advisor's easy-to-navigate website, where you can request compliance advice or a review of advertisements, disclosures, or policies with an industry expert.



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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.

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



**ProBank
Austin**

How to Register

January 17, 2019

Embassy Suites Colorado Springs
7290 Commerce Center Dr
Colorado Springs, CO 80919
719-599-9100

June 25, 2019

Hilton Garden Inn Denver Airport
16475 E 40th Circle
Aurora, CO 80011
303-371-9393

How to Register

MAKE CHECK PAYABLE TO:

ProBank Austin

MAIL TO:

ProBank Austin
Education Division
950 Breckenridge Lane
Suite 280
Louisville, KY 40207

RECEIVE YOUR SPECIAL PRICING:

1. Mail or Fax: using this form
2. Online*: enter code **19IBC35**
3. By Phone: reference code **19IBC35**

CHARGE PAYMENTS ONLY:

FAX: 502-451-6755
PHONE: 800-523-4778,
Select Option 1 (or Ext. 205 or 235)
WEB: www.probank.com

*Standard Registration fee is **\$375**, use this form or code **19IBC35** and your fee is just **\$340!***

**When registering online, please register each attendee seperately.*

Additional Seminar Information

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.

Program Level Intermediate

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

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 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.

Approved for 6.5 CPE Credits.

Eligible for 6.75 CRCM Credits through ABA Professional Certifications.

Visit their website at: www.aba.com/Training/Certifications/Pages/default.aspx

Independent Bankers of Colorado 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 \$340

E-MAIL ADDRESS

CELL PHONE #

ATTENDEE #2 \$340

E-MAIL ADDRESS

CELL PHONE #

Payment must accompany registration

PAYMENT BY CHECK ENCLOSED TOTAL REGISTRATION FEES: \$ _____

CHARGE MY: MASTERCARD VISA DISCOVER AMEX

CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY / STATE / ZIP

AUTHORIZED SIGNATURE

Presented In 2019 By ProBank Austin

Seminar Fee Includes:

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

Breakfast and parking are on your own.