

JANUARY 21

2016

Webinar

HMDA Data Collection: Are You Ready?

Thursday, January 21, 2016
10:00 a.m. – 12:00 p.m.

Presented by Janet Bonnefin
& Claudia Noel, CRCM



WHO SHOULD ATTEND?

- Compliance officers
- Risk managers
- Note managers
- Loan managers
- Compliance auditors

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

The Home Mortgage Disclosure Act and Regulation C continue to challenge both novice and experienced lenders. HMDA data plays an integral part in fair lending and CRA analyses. Moreover, with the potential for being assessed penalties associated with reporting errors, it is crucial for an institution's HMDA data gathering and reporting process to be precise.

Join us as we first review some of the more important provisions of HMDA, such as what triggers an institution to become subject to the data collection and reporting requirements, which loans are covered by HMDA and which loans are exempt from HMDA. In addition we will discuss the rules on collecting government monitoring information. Lastly, we will examine the rules for completing some of the more challenging fields on the Loan/Application Register (LAR).

NOTE: This Webinar will not address the final revisions to Regulation C that were recently issued by the CFPB and which generally become effective January 1, 2018. A discussion of the provisions adopted under the final rule will be provided at an upcoming BCG Monthly Telephone Briefing (most likely at the February 19, 2016 Telephone Briefing).



Topics to be covered:

- ◆ Institutions covered by HMDA
- ◆ Covered and exempt loans
- ◆ Collecting government monitoring information
- ◆ Practical tips for completing the LAR

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To register, please contact your institution's Main Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **two business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

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BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or enclose a check.

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