

November

2013

Webinar

HMDA Data Collection: *Can We Get It Right?*

Wednesday, November 20, 2013
10:00 -11:30 a.m.



WHO SHOULD ATTEND?

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

Presented by the Counsel For Bankers' Compliance Group®
ALDRICH BONNEFIN & MOORE, PLC

The Home Mortgage Disclosure Act and Regulation C haven't changed for some time now. But the rules 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, what loans are covered by HMDA and what 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).

Topics to be covered:

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



SPEAKERS

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November 20, 2013 Webinar—HMDA Data Collection: *Can We Get It Right?*

PRICING

BCG Members: \$275.00 per connection. The Webinar is being offered on an optional basis to BCG members. BCG Members will be billed; do not enclose a check.

Non-Members: \$375.00 per connection. To register, visit <http://register.bankerscompliancegroup.com/subadmin>. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at PTyler@ABMLawFirm.com or 800-742-3600 to obtain a username and password. Payment must be received prior to the webinar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration.

REGISTRATION

To register for a BCG Webinar, log onto <http://ors.bankerscompliancegroup.com/subadmin/> at least **one business day** prior to the webinar date.

If you have not established an online registration account with us, please contact Paige Tyler at 949- 553-0909 or toll free (BCG Members only) at 800-742-3600.

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ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE Credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich Bonnefin & Moore certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted at the conference site. In addition, attorneys must note the two verification codes that will be announced and email those to PTyler@ABMLawFirm.com.

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PARTICIPANT INSTRUCTIONS

Web

- Go to <http://www.bankerscompliancegroup.com/> and select the icon "BCG Webinars Download Agenda/Outline"
- On the **Join a Meeting** side of the login page, enter Meeting Room **aldbon1**
- Enter your PIN provided by Aldrich Bonnefin & Moore in the Access Code field
- Click **Join Meeting**
- Make sure your PC speakers are turned on and at the correct volume

Phone (optional)

- Call **866-927-1521** 5 to 10 minutes prior to the conference start time
- Enter your PIN provided by Aldrich Bonnefin & Moore
- While on hold you will hear music until the conference is started or be connected directly to the conference if it has already started
- During the conference, you will be in listen-only mode until a question & answer period, when you will be told how to ask questions

TECHNOLOGY REQUIREMENTS

Minimum System Requirements Browser

JavaScript enabled browser such as Microsoft Internet Explorer 6 or later, Mozilla Firefox, Google Chrome and Safari

Internet

56k or faster Internet connection (high-speed is recommended)

Streaming

For audio/video streaming, Adobe Flash plug-in version 9 or higher is required