

WEBINAR Month of May

A HMDA UPDATE: IS YOUR HOUSE IN ORDER?

ALDRICH BONNEFIN & MOORE, PLC

COUNSEL FOR BANKERS' COMPLIANCE GROUP® Presents a Webinar

It is no secret that the 2010 Census is out, but what impact does that have on loan data collected under the Home Mortgage Disclosure Act? Beginning this year, lenders must geocode their HMDA data using the 2010 census information. The FFIEC has updated its geocoding system to include the metropolitan statistical area (MSA), state, county and census tracts based on the 2010 census listing. The updated data reflects additions as well as revisions to many census tracts boundaries. While demographic data, such as income, population and housing information has yet to be released, tract income levels, MSA income and tract family income information are now available.

Join us as we discuss the census changes and the impact of those changes. We also will review relevant 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, what loans are exempt from HMDA and the rules for collecting government monitoring information. We will take a look at the new data collection requirements imposed by the Dodd-Frank Reform Act and what we might expect once regulations are issued by the Consumer Financial Protection Bureau.

Topics to be covered:

- 2010 census information
- Institutions covered by HMDA
- Covered loans
- Transactions exempt from HMDA reporting
- Collecting government monitoring information
- Dodd-Frank Reform Act data collection requirements

Who should attend? Compliance officers, risk managers, note managers, loan managers and compliance auditors.

Topic: A HMDA Update: Is Your House in Order?

Date: Wednesday, May 23, 2012

Time: 10:00 a.m.—11:30 a.m.

Pricing and registration instructions on page 2

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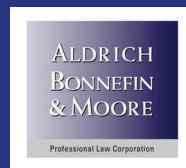
Speaker:
**Janet M.
Bonnefin, Esq.**

Janet is a principal of Aldrich Bonnefin & Moore, specializing in mortgage and consumer lending, fair lending, compliance management and the Community Reinvestment Act, as well as advising clients regarding regulatory examinations in these areas. Janet manages the Bankers' Compliance Group for the firm and has presented many programs for BCG and the California Bankers Association. In addition Janet is an instructor for the ABA's National Compliance School.



Speaker:
**Claudia Noel,
CRCM**

Ms. Noel has been a Paralegal with Aldrich Bonnefin & Moore, PLC since 1999. Ms. Noel consults with a variety of financial institutions regarding CRA and HMDA compliance requirements. She also provides CRA and HMDA training and auditing assistance. Ms. Noel has over 25 years of banking and compliance experience.



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.

CANCELLATION

BCG Member: Will **not** be billed only if registrant's cancellation notice is received **at least four** business days prior to the webinar date.

Non-Members: Registration fees will be **fully** refunded if registrant's cancellation notice is received **at least four** business days prior to the webinar date. **\$50.00** will be charged if a cancellation notice is received after that time.

ADMINISTRATIVE

We hope that you will mark your calendar to attend this informative webinar. If you plan to attend, please complete your online registration at least **two business days prior to the date of the webinar**.

For additional information regarding the webinar, please contact Paige Tyler at 949-553-0909 or toll free (BCG Members only) at 800-742-3600.

ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for Minimum Continuing Legal Education Credits. **NOTE:** 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.

REGISTRATION

Log onto <http://ors.bankerscompliancegroup.com/subadmin/>. If you have not established an online registration account with us, call Paige Tyler at 800-742-3600.

When registering online please select from the following three options:

BCG WEBINAR LISTENING PREFERENCE May 23, 2012, 10:00 a.m.—11:30 a.m.

LIVE WEBINAR ONLY	\$275.00 (Member) \$375.00 (Non-Member)
AUDIO PACKAGE ONLY (CD)	\$275.00 (Member) \$375.00 (Non-Member)
LIVE WEBINAR & AUDIO PACKAGE (CD)	A 20% discount will be applied to the audio package when ordering both the live webinar and audio package.

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
- You will hear music on hold 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

STANDARD REQUIREMENTS

Minimum System Requirements Browser:

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