

## 2012 Mastering HMDA Seminar

A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act and the Federal Reserve Board's Regulation C. Whether you are new to HMDA or have been reporting for years, you will benefit from this seminar's practical, "real world" approach to HMDA compliance.

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

### Here is what you will learn:

- Key definitions, coverage and exemptions related to HMDA
- "What goes where and why" for each entry on the Loan/Application Register
- Proper lobby notices and requirements for making HMDA data available to the public
- Important FAQs and other tools available from the FFIEC
- Why and how HMDA data is used during the fair lending review process
- Common problem areas in HMDA, including the definition of refinance or temporary financing, and the difference between the Rate Spread and the HOEPA calculation

The Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and problem areas. Throughout the presentation, the instructor discusses relevant FAQs (Frequently Asked Questions), published by the regulators and questions received from PBS' call-in service. The seminar provides the attendee the opportunity to get answers to real world situations.

### 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. No advance preparation is required.

### The Manual

The Mastering HMDA manual provides a comprehensive, yet easy-to-follow explanation of definitions, coverage, exemptions and filing requirements. Details are provided in a straightforward, user-friendly format. The manual becomes a valuable resource your institution can refer to after the seminar, either as a refresher for information covered during the program or for information such as web links and telephone numbers to contact federal regulatory authorities about HMDA.

### Program Level: Intermediate



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## Registration Form

### 2012 Mastering HMDA Seminar

#### Please Print

Name \_\_\_\_\_

Title \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

Tel. No. \_\_\_\_\_ Fax No. \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email \_\_\_\_\_ Location Attending \_\_\_\_\_

*Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.*

#### Please select your payment method.

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**REGISTRATION**  
**IBAT Member**

**\$335**

**Fees:** Registration fee includes lunch, coffee breaks and all course materials. Payment must accompany registration.

#### Agenda

8:30 Registration  
9:00 Program  
12:00 Lunch  
4:00 Adjourn

**Cancellation Policy:** If you cancel seven days before the seminar date, we grant full refunds. If you cancel later, but prior to the date of the seminar, we impose a \$50 cancellation fee. If PBS cancels a seminar for any reason we refund all fees paid. To cancel, call our office at 800.523.4778, ext 205 or

## 2012 MASTERING HMDA SEMINAR

January 12, 2012  
Mastering HMDA  
Hilton Austin Airport  
9515 Hotel Dr  
Austin, TX 78719  
512-385-6767

January 19, 2012  
Mastering HMDA  
Embassy Suites Lubbock  
5215 South Loop 289  
Lubbock, TX 79424  
806-771-7000

January 26, 2012  
Mastering HMDA  
Hilton Arlington  
2401 E Lamar Blvd  
Arlington, TX 76006  
817-640-3322

February 9, 2012  
Mastering HMDA  
Wingate Inn Longview  
431 N E Loop 281  
Longview, TX 75605  
903-663-3196

February 16, 2012  
Mastering HMDA  
Courtyard Marriott  
2275 I-10 South  
Beaumont, TX 77705  
409-840-5750

April 19, 2012  
Mastering HMDA  
Sheraton North Houston  
15700 John F Kennedy Blvd  
Houston, TX 77032  
281-442-5100

April 12, 2012  
Mastering HMDA  
**New Location**  
Hilton Garden Las Colinas  
7516 Las Colinas Blvd  
Irving, TX 75063  
972-444-8434

May 3, 2012  
Mastering HMDA  
Doubletree Hotel San Antonio  
37 Ne Loop 410  
San Antonio, TX 78216  
210-366-2424

### Lending / Mortgage



## 2012

## Mastering HMDA Seminar

Austin January 12  
Lubbock January 19  
Arlington January 26  
Longview February 9

Beaumont February 16  
Houston April 19  
Irving April 12  
San Antonio May 3

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