

INTRODUCTION TO LENDING COMPLIANCE AND MASTERING HMDA SEMINAR

Two One-Day Seminars: *Introduction to Lending Compliance* provides a thorough overview of the major lending compliance regulations, including new developments. *Mastering HMDA* provides a comprehensive review of the requirements of the Home Mortgage Disclosure Act and the Regulation C.

DAY ONE – INTRODUCTION TO LENDING COMPLIANCE

“Compliance” is fundamental job knowledge for all financial institution personnel. The burden of comprehending the increasing list of federal regulations cannot be effectively placed on just one person or group of people.

Get the best information...first hand. Seminar instructors are highly experienced members of our consulting staff. The seminar includes a separate, dedicated review of each regulation. Attendees learn when a regulation is applicable, the financial institution’s general responsibilities and where additional information can be found to deal with complex issues. They also have an opportunity to relate the regulations to one another and develop an overall understanding of the regulatory framework.

TOPICS:

- Equal Credit Opportunity Act – Regulation B
- Fair Credit Reporting Act – including highlights of the FACT Act
- Flood Disaster Protection Act
- Truth-In-Lending Act – Regulation Z, including the new changes for higher cost mortgages
- Real Estate Settlement Procedures Act
- Home Mortgage Disclosure Act – Regulation C
- Bank Sales Of Insurance

- Limitations on Terms of Consumer Credit Extended to Service Members and Dependents

FOCAL POINTS INCLUDE:

- Prohibitions on discriminatory lending activity
- Spousal signature rules
- What can be asked during the application process
- Permissible uses of credit reports
- Coverage and disclosure requirements for flood insurance
- General coverage and mortgage disclosure requirements under Truth-In-Lending
- Right of Rescission
- HOEPA mortgages
- RESPA disclosures for real estate transactions
- Good Faith Estimate requirements
- Collection and reporting of HMDA data
- Written and oral disclosures related to the sale of optional insurance

WHO SHOULD ATTEND:

This seminar is an overview of compliance responsibilities imposed by the major regulations in the lending area, particularly consumer compliance. It is designed to meet the needs of lending officers and loan administration personnel. It is taught at the basic level and is appropriate for those needing an introduction to lending compliance or more experienced personnel wanting a refresher course. No advance preparation is required.

THE MANUAL:

The manual includes a “plain language” explanation of each regulation covered. Like all our seminar manuals, it is designed to serve as a continuing reference.

DAY TWO – MASTERING HMDA

A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act, the Federal Reserve Board’s Regulation C and other regulatory sources. 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 veteran reporters. Given the increased scrutiny of HMDA data for fair lending purposes and the potential penalties for noncompliance, it is more important than ever that your institution’s HMDA reporting be accurate.

HERE’S WHAT YOU’LL LEARN:

- Key definitions, coverage and exemptions related to HMDA
- “What goes where and why” for each entry of the Loan/Application Register
- Proper lobby notices and the requirements for making HMDA data available to the public

(Continued on next page.)

REGISTRATION FEES

\$290.00 for each attendee.

SAVE on every attendee.

(Normal registration fee is \$335.)

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

Payment must accompany registration.

DATES & LOCATION

These programs are presented by Professional Bank Services, Inc. in conjunction with the Louisiana Bankers Association.

June 17 & 18

Marriott Baton Rouge
5500 Hilton Avenue
Baton Rouge, LA
225-924-5000

- Important FAQs, census data and other tools available from the FFIEC
- Various options regarding data reporting available to institutions
- Why HMDA data is used in the fair lending review process
- Common problem areas in HMDA, including the definition of refinancing, what is considered temporary financing, the difference between the Rate Spread calculation and the HOEPA calculation

The Mastering HMDA seminar provides a thorough overview of the regulation for those new to HMDA as well as detailed explanations of common errors and problem areas. After each section, the instructor takes time to discuss relevant Frequently Asked Questions, or FAQs, published by the regulators as well as frequently asked HMDA questions from the call-in service available to Professional Bank Services seminar attendees. Common Quality and Validity edits are also discussed. The seminar also provides opportunities to work through common problem areas using "real world" situations.

WHO SHOULD ATTEND

Everyone involved in the HMDA data collection and reporting process will benefit from this practical program. Loan processors, personnel involved in the collection of HMDA data, those responsible for filing the HMDA report, trainers, compliance officers and auditors will all find this seminar to be worthwhile. No advance preparation is required.

THE MANUAL

The Mastering HMDA manual provides a comprehensive yet easy to follow explanation of the HMDA reporting process. Definitions, coverage, exceptions to coverage and filing requirements are all detailed in a straightforward, user-friendly format. In addition to its use at the seminar, the manual is a valuable resource that your institution can refer to after the seminar, both as a refresher for information covered during the seminar and for such helpful information as web links and telephone numbers to contact federal authorities about HMDA.

THE AGENDA

- 8:30 amRegistration
- 12:00-1:00 pmLunch
- 9:00 am- 4:00 pmProgram

ADDITIONAL SEMINAR INFO

CE CREDITS:

Eligible for 6 CPE and 6.75 CRCEM credits for each day.

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

MAIL TO:

Education Division
Professional Bank Services, Inc.
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205-3309

CHARGE PAYMENTS ONLY:

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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.

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CO-SPONSORED BY LOUISIANA BANKERS ASSOCIATION**

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

INSTITUTION INFORMATION		ATTENDEE NAMES & EMAIL ADDRESSES		LENDING DAY ONE	HMDA DAY TWO
FINANCIAL INSTITUTION		ATTENDEE #1	EMAIL ADDRESS	\$290	\$290
ADDRESS		ATTENDEE #2	EMAIL ADDRESS	\$290	\$290
CITY		ATTENDEE #3	EMAIL ADDRESS	\$290	\$290
STATE, ZIP		ATTENDEE #4	EMAIL ADDRESS	\$290	\$290
ROUTING/MICR NUMBER		ATTENDEE #5	EMAIL ADDRESS	\$290	\$290
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS	\$290	\$290
I / WE WILL ATTEND THE SEMINAR IN _____ ON _____			TOTAL REGISTRATION FEES: \$ _____		
CITY _____ PROGRAM DATE _____			PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.		

PAYMENT INFORMATION

- PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY!**

CARD NUMBER

EXP DATE

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AUTHORIZED SIGNATURE