

PRESENTS **2015 MASTERING HMDA**



A one-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act and the Consumer Financial Protection Bureau's Regulation C.

A one-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act and the Consumer Financial Protection Bureau's Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this seminar's practical, "real world" approach to HMDA compliance.

HMDA poses challenges to both novice and experienced reporters. With increased regulatory scrutiny of HMDA data for fair lending purposes and the potential penalties associated

with technical errors, it is crucial for an institution's HMDA data gathering and reporting process to be precise.

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

Seminar Speakers

Kathleen Mayes is a Vice President at PBS. Prior to joining the firm in 2000, Ms. Mayes served as a compliance examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experience with the FDIC and Federal Home Loan Bank/Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

K. Natalie Straus is a Vice President at Professional Bank Services. She received her undergraduate degree from Washington and Lee University in Lexington, Virginia and her law degree from American University, Washington College of Law in Washington, DC. As a PBS consultant, Ms. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. Ms. Straus also presents PBS seminars on regulatory compliance topics for in-house and association sponsored programs and schools.

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. **Program Level: Intermediate**

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.

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live

HERE'S WHAT YOU'LL LEARN

- Coverage, exemptions and key definitions associated with HMDA
- "What information goes where" 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 challenges associated with HMDA, including, understanding the definition of refinance or temporary financing, and the difference between the Rate Spread and HOEPA calculations

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**Connie, First Enterprise Bank
March 27, 2014, Oklahoma City, OK**

"Outstanding seminar."

**Stacey, Monarch Community Bank
June 26, 2014, Tinley Park, IL**





Dates & Locations

March 19, 2015
Doubletree Wichita
Airport
2098 Airport Rd
Wichita, KS 67209
316-945-5272

The seminar below is also being presented at the location above. If you did not receive a flyer for a seminar below, contact your association or visit: www.probank.com.

INTEGRATED MORTGAGE DISCLOSURES CHANGING FROM OLD TO NEW

March 17 & 18, 2015
Wichita, KS

SEMINAR FEE INCLUDES:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

The Manual Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements and examination procedures. The manual is an excellent resource for future reference.

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Field Of Study Specialized Knowledge and Applications.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Cancellation Policy If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for "no-shows" or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee.

Questions? Call 800-523-4778 For program questions, more information or refunds, select option 1 (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, select ext. 222.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

Credit Hours Approved for 6.5 CPE Credits. Eligible for 6.75 CRCM Credits through ICB Member CE Review. Visit their website at: www.aba.com/Training/ICB/Pages/CRCM.aspx.



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2015 MASTERING HMDA COMMUNITY BANKERS ASSOCIATION OF KANSAS

INSTITUTION INFORMATION

FINANCIAL INSTITUTION _____

MAILING ADDRESS/PO BOX _____

CITY _____ STATE _____ ZIP CODE _____

TELEPHONE # _____

ROUTING/MICR # _____

Presented in 2015 by Professional Bank Services, Inc.

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

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E-MAIL ADDRESS _____

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\$355

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