



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

A full-day seminar providing a comprehensive review of the Home Mortgage Disclosure Act (HMDA) 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.

This Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and violations. The seminar provides the attendee the opportunity to get practical answers to their recurring questions.

Learn how the CFPB's final rule is changing HMDA! Hear how the changes and implementation phases will impact the institutions and transactions covered, the information required to be collected and recorded, and the processes for reporting and disclosing that data.

The Manual

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

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

Seminar Speakers

David Luken is a Vice President at PBS. Prior to joining the firm in 1992, Mr. Luken was Senior Vice President and General Counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas Bankers Associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, bank secrecy act, internet banking, information security and privacy law.

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.

Mary Neil Price is a Senior Consultant and Vice President at PBS. Ms. Price received her B.A. degree from Newcomb College in 1982 and her J. D. from Tulane University Law School in 1985. She has practiced banking and transactional law for thirty years. Her experience includes representation of community, mid-sized, regional and money-center banks. In private practice her career has encompassed mergers and acquisitions of privately-held and publicly-traded companies, equity capital and debt transactions, credit and finance and regulatory compliance. As in-house, general counsel and corporate secretary of a regional multi-bank holding company, she oversaw legal, compliance and CRA operations, including corporate governance, benefits and executive compensation, and expansion into non-deposit products and services. As an adjunct professor at Belmont University School of Law, Ms. Price has taught Payments Systems (UCC Articles 3 and 4). She also serves as a director and chairman of the loan committee of Pathway Lending, a community development financial institution.

K. Natalie Straus, CRCM 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.

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

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



PLUS...

A COMPLETE AND COMPREHENSIVE
DESKTOP REFERENCE MANUAL AND FREE TELEPHONE SUPPORT
FOR ONE FULL YEAR!

What attendee's are saying

"I have always recommended PBS courses for my advancement in my new position as Compliance Officer and I will continue to do so."

**Online Survey Respondent
August 20, 2015 Naperville, IL**



Dates & Locations

July 8, 2016

Capitol Plaza Hotel

1717 S W Topeka Blvd

Topeka, KS 66612

785-431-7200

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.

Prerequisites/Advanced Preparation
None required.

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.

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.

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 ext. 205 or ext. 235. For administrative policies, such as complaint resolution, select ext. 222.

PBS Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.

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



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2016 MASTERING HMDA - COMMUNITY BANKERS ASSOCIATION OF KANSAS

I/WE WILL ATTEND THE SELECTED SEMINAR July 8, 2016
Topeka, KS

INSTITUTION INFORMATION

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

FINANCIAL INSTITUTION

ATTENDEE #1

\$330

MAILING ADDRESS/PO BOX

EMAIL ADDRESS

MOBILE #

CITY STATE ZIP CODE

ATTENDEE #2

\$330

TELEPHONE #

EMAIL ADDRESS

MOBILE #

ROUTING/MICR #

ATTENDEE #3

\$330

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EMAIL ADDRESS

MOBILE #

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

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CARDHOLDER'S NAME

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