

2009 MASTERING HMDA SEMINAR



A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act and the Regulation C.

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
- 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.

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.

DATE & LOCATION

*This program is presented by **Professional Bank Services, Inc.** in conjunction with the **Delaware Bankers Association Financial Education Alliance.***

July 10
Hilton Wilmington/Christiana
100 Continental Drive
Newark, DE
302-454-1500

SEVEN REASONS YOU SHOULD REGISTER TODAY

- 1 Our comprehensive seminar manual.** You'll return to our easy-to-understand references again and again.
- 2 Free follow-up support for one year.** Call our support hotline with questions and help implement your new knowledge.
- 3 Earn continuing education credits** 6.5 CRCE and 6 CPE Credits.
- 4 Network with your peers** for brainstorming and suggestions about your institution's compliance policies.
- 5 Instruction by leading experts.** We trained more than 12,000 professionals last year.
- 6 The answers you need** to comply with recent regulation changes.
- 7 Your satisfaction is guaranteed.** Attend the seminar until the morning break. If you don't think the seminar lives up to its promises, return your materials to the registration table and we'll refund your registration fee...no questions asked!

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 advanced preparation is required.

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. Substitutions are always welcomed. If PBS cancels a seminar for any reason we refund all fees paid and supply you with a complimentary copy of the manual. For more information regarding administrative policies such as complaint and refund, please contact our offices at 800 523-4778, ext. 205 or 235.

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 will be 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.

CONFIRMATIONS

You will receive a written confirmation of your seminar registration within ten days after we receive payment. If you do not, please call our office: 800 523-4778, ext. 205 or 235.

AGENDA

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch	12:00 noon

All times are local at seminar site.

PROFESSIONAL BANK SERVICES, INC. (PBS)

is a consulting firm that presents targeted training programs to address knowledge and compliance performance gaps common among financial institutions.

PBS knows first-hand what deposit-compliance regulators look for – we helped to develop the materials and presentations for the FDIC's Compliance Assessment Review Course for senior examiners and its Introduction to the Compliance Examination School. PBS also consulted with the OTS to help design and present its Level I Compliance School.

We use this knowledge to create high-impact programs. Our seminars are taught by subject matter experts.

ADDITIONAL SEMINAR INFO**CE CREDITS:**

Eligible for 6.5 CRCM and 6 CPE credits.

MAIL TO:

Education Division
Professional Bank Services, Inc.
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Louisville, KY 40205-3309

CHARGE PAYMENTS ONLY:

FAX 502-451-6755
PHONE 800-523-4778, EXT. 747
WEB www.probank.com
Enter Promotion Code:
HMDDBA09

SUGGESTED DRESS:

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

MAKE CHECK PAYABLE TO:

Professional Bank Services, Inc.

2009 MASTERING HMDA SEMINAR DELAWARE BANKERS ASSOCIATION FINANCIAL EDUCATION ALLIANCE

INSTITUTION INFORMATION**ATTENDEE NAMES & EMAIL ADDRESSES**

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS
			\$290

I / WE WILL ATTEND THE SEMINAR IN _____ ON _____
CITY PROGRAM DATE

TOTAL REGISTRATION FEES: \$ _____
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

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

CARD NUMBER

EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE