

JANUARY 30

2018

Webinar

# HMDA & Regulation C Update

Tuesday, January 30  
10:00 a.m. – 12:00 p.m.

*Presented by Janet Bonnefin  
Principal, Aldrich & Bonnefin*



## WHO SHOULD ATTEND?

Please invite your compliance officers, risk managers, chief credit officers, note department staff, loan officers and compliance auditors

Presented by Counsel for Bankers' Compliance Group®  
ALDRICH & BONNEFIN, PLC

**F**inancial institutions and other lenders are now subject to the new data collection requirements under HMDA and “new” Regulation C, which went into effect on January 1, 2018. The implementation process has been challenging for everyone – and questions continue to be raised regarding how to comply with the new rules.

Join us as we briefly review the 2018 coverage rules for lenders and the types of transactions that are subject to HMDA reporting (and those that are not). We will also address in more detail the complicated demographic information collection and reporting requirements, the FFIEC’s HMDA examiner transaction testing guidelines, and focus on some of the more problematic aspects of the new data collection requirements.

## TOPICS TO BE COVERED

- Covered depository institutions
- Types of reportable transactions
- Collecting applicants’ demographic information
- HMDA examiner transaction testing guidelines
- CFPB policy guidance regarding public disclosure of HMDA data
- Review of selected data points, including
  - \* Property information
  - \* Loan features, including pricing information
  - \* Underwriting characteristics, such as credit scores and DTI ratios
  - \* Automated underwriting systems
  - \* Rate spread

A CD also will be  
available for purchase!

ALDRICH  
&  
BONNEFIN

Professional Law Corporation

**BANKERS' COMPLIANCE GROUP®**

phone: 800.742.3600

fax: 949.474.0617

Email: [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com)



## January 30, 2018 Webinar — HMDA & Regulation C Update

### PRICING

When registering online, please select from the following options:

Live Webinar (Single Connection)	\$295.00 (BCG Members)
	\$395.00 (BCG Non-members)
CD-ROM	\$295.00 (BCG Members)
	\$395.00 (BCG Non-members)
Live Webinar <u>AND</u> CD-ROM	\$530.00 (BCG Members)
	\$710.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

If you have not established an online event registration account, please contact Nina Gomez at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**BCG Members:** This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

**Non-members:** We must receive payment no later than 10:00 a.m. on Thursday, January 25. Non-members may pay by credit card or check. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, and indicate the event for which you are registering.

### CANCELLATION

**BCG Members** will be billed \$50 unless we receive a written cancellation notice by 10:00 a.m. on Thursday, January 25.

**Non-members** will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Thursday, January 25. Otherwise, the registration fee, less \$50, will be refunded.

### ACCREDITATION

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference website and note the two verification codes that will be announced during the Webinar.