

SEPTEMBER 17

2015

Webinar

New HMDA Data Collection Rules

Thursday, September 17
10:00 a.m. - 12:00 p.m.



WHO SHOULD ATTEND?

- Compliance officers
- Risk managers
- Note managers
- Loan managers
- Compliance auditors

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

As most lenders are aware, the Dodd-Frank Reform Act made significant changes to the Home Mortgage Disclosure Act which increased the number of data fields HMDA lenders are going to have to collect and report. To implement these changes, back in August 2014 the Consumer Protection Financial Bureau issued a proposal to amend Regulation C. 79 FR 51732. The Bureau has promised to issue a final rule this July, which will go beyond the Reform Act changes to more than double the number of items of data lenders will have to collect and report.

Some of the additional information lenders will likely be required to collect and report include the spread between a loan's APR and the APOR, the applicant's credit score, the total points and fees paid in connection with HOEPA loans, the loan-to-value ratio, the term of the loan, and the number of months until the first date the interest rate may change after loan origination.

We will cover the good, the bad and the ugly provisions of the final rule in an effort to assist lenders in managing their HMDA compliance program.

Topics to be covered:

- New 25-loan threshold for determining whether a lender is subject to Regulation C
- Reg C's new scope of covered loans
- New data elements to be collected
- Tips on managing compliance with the new requirements

SPEAKERS

Janet M. Bonnefin, Principal
Claudia Noel, CRCM, Paralegal
Aldrich & Bonnefin

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REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **two 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 Paige Tyler at 800-742-3600 or email her at 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 Tuesday, September 15. 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.

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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.