



HMDA: Scrubbing and Submitting Data (Webinar)

January 10, 2018 ☐ 3:00pm - 5:00pm

While the world of the Home Mortgage Disclosure Act (HMDA) is about to undergo major changes, creditors cannot afford to lose focus on the basic requirements of Regulation C that remain in effect until January 1, 2018. HMDA-reporting banks spend considerable time in January and February of each year "scrubbing" HMDA data before the March 1st submission date. In addition, financial institutions face new reporting requirements for 2017 data as the data must be submitted to the CFPB by March 1, 2018 through a new web interface known as the HMDA Platform, which includes the process for resolving edits. This webinar is designed to get you ready for these tasks.

Errors can result from the failure to report a covered loan, reporting a loan that is not reportable, miscoding data on reported loans. Regulators continue to report significant error rates for HMDA data. Penalties may be imposed for such errors. This program reviews data collection and reporting rules, common problems that occur when collecting and reporting the HMDA data, and issues related to the public disclosure of the information.

This two-hour webinar focuses on the existing requirements of HMDA and Regulation C. The existing data fields continue unchanged through the end of the 2017 reporting cycle; however, the reporting process is changing dramatically. This program covers the basic rules of HMDA and Regulation C and provides the information needed to assure accurate reporting of 2017 HMDA data.

Participants receive a detailed manual that serves as a handbook long after the program is completed.

The program provides:

- A thorough explanation of which institutions are covered by HMDA and Regulation C;
- A review of which loans are and are not reportable;
- Detailed information on how to complete the LAR;
- Clarification of the rules related to secondary market and broker transactions;
- Detail on the data submission and public availability requirements;
- Steps to identify and eliminate reporting errors and thereby avoid penalties; and,
- Actions to take to prepare for the new reporting steps necessary for submitting data to the CFPB.

Who Should Attend

The program is designed for loan officers, compliance officers, loan processors and clerks, and, auditors. Whether new to the requirements of HMDA and Regulation C or a seasoned veteran, this program provides a comprehensive review of the existing requirements of HMDA and Regulation C.

Webinar Speakers

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 41 years. In 36 years as a trainer over 130,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

Kelly M. Owsley is Director of Training Services for Compliance Resource, LLC. Kelly's career in banking began in 2000. Since then she has worked for financial institutions ranging in asset size from \$250 million to \$3 billion. Kelly has worked in numerous areas of the financial services industry including retail branch management, lending, product development and training. In addition, Kelly spent three years in a training and development role with CUNA Mutual Group servicing the largest credit union in the United States. Most recently, she served as the Vice President of Compliance, BSA Officer, and CRA Officer for a community bank where she was responsible for implementing and training all compliance related topics. Kelly has conducted seminars in multiple states and has participated in numerous webinars sponsored by national providers. She is a Certified Regulatory Compliance Manager.



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Registration Form

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Connection 1

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- I cannot participate in the live program.
Please send me the recording.
- \$165 (LBA members)
 - \$265 (non-members)
- *Recording and materials will be emailed after the program

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recordings are not eligible for SBET funding**

Registration Fee

\$165 per connection, LBA members
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Submit registration and view rosters in the
Education Section of LBA's Website, www.lba.org.

Agenda

3:00 p.m. Webinar Begins
5:00 p.m. Webinar Adjourns

Louisiana Bankers Association
5555 Bankers Avenue
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225-387-3282
Fax 225-343-3159

**Webinar access codes will be sent to registrants
with confirmation emails one week prior to session.**