



Top 10 HMDA Reporting Issues & Lessons Learned (Webinar)

March 23, 2020 ☐ 3:30pm - 5:00pm

HMDA reporting continues to be a challenge for many financial institutions and potentially expensive for some reporters. One of the ten largest HMDA lenders was **fined \$1.75 million** on June 5, 2019 for filing multiple years with inaccurate reporting. Join this fast-paced webinar to learn about the top 10 issues that challenge HMDA reporters and receive valuable tools to improve data integrity for 2020. The information will include citations, tips, real-life examples and important information that can cause reporting errors.

Program Topics:

- Secondary market reporting rules
- Tricky temporary financing issues, exemptions, and renewals of temporary financing
- Correct gross annual income reporting
- Dwelling definitions and mixed-use property scenarios
- Demographic information collection dos and don'ts
- Confusing definitions for loan purpose
- Mixed-purpose loans and lines of credit
- Understanding the partial exemption options
- Preapproval programs
- Tricks to use the 2020 FIG (Filing Instructions Guide)

After this webinar you'll be able to:

- Effectively use the HMDA resources found in the CFPB's 2020 FIG (Filing Instructions Guide)
- Define several confusing issues such as "what is a dwelling", mixed-use property scenarios and complex demographic information collection
- Improve data integrity for 2020 HMDA reporting

Who Should Attend:

This informative session is designed for all employees who need to understand and manage HMDA reporting, including Loan Operations, Loan Officers, Loan Assistants, Processors, Compliance Officers, Fair Lending Officers, IT support staff, and Auditors.

Webinar Speaker:



Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and "translates" complex regulations into simple concepts by using humor and real life examples.

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- Live Webinar Connection \$265 per connection
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