

NYBA

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Mastering HMDA Seminar

Presented by Professional Bank Services and the
New York Bankers Association*"An investment in knowledge always pays the best interest." -Benjamin Franklin***JULY 7, 2009**Marriott Hotel Albany
189 Wolf Road
Albany, NY
(518) 458-8444**JULY 16, 2009**Doubletree Hotel Syracuse
6301 Route 298
East Syracuse, NY
(315) 432-0200**JULY 23, 2009**Crown Plaza LaGuardia
104-04 Ditmars Boulevard
East Elmhurst, NY
(718) 457-6300**SCHEDULE**8:30 am - Registration
9:00 am - Program
12:00 noon - Lunch
4:00 pm - Adjourn**FEES**

\$335 per registrant

REGISTER TODAY!Fax or mail the registration
form to PBS.

For room reservations, call
hotels directly. Driving
directions may be found at
www.nyba.com.

A 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. This seminar will cover:

- 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 refinance, what is considered temporary financing, the difference between the Rate Spread calculation and the HOEPA calculation

The **2009 Mastering HMDA** seminar will provide 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 will take time to discuss relevant frequently asked questions published by the regulators as well as frequently asked HMDA questions from the call-in service available to PBS seminar attendees. Common Quality and Validity edits will be discussed, and the seminar will also provide opportunities to work through common problem areas using "real world" situations.

Audience

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.

The Manual

The 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. The manual will be a valuable resource that your institution can refer to after the seminar, both as a refresher and for such helpful information as web links and telephone numbers to contact federal authorities about HMDA.

About the Speaker

J. Patrick Liddy is a Consultant at PBS. Prior to joining the firm he practiced law for ten years in Ohio and Arizona where he is currently licensed. Mr. Liddy then began his banking career as General Counsel and Compliance Officer for a \$43 million community bank. The bank was purchased by a major bank holding company where he served as Director of Compliance through a tenfold expansion of assets. Mr. Liddy has performed in-house training on a variety of compliance and legal topics. He has also served as Senior Risk Officer and Risk Division Counsel. Mr. Liddy was appointed to and served a three-year term as a member of the Federal Reserve Board Consumer Advisory Council in Washington, D.C. He is a graduate of the ABA National Graduate School of Compliance Management. Mr. Liddy holds a Bachelor of Arts degree from the University of Notre Dame and a Juris Doctor degree from The Ohio University College of Law.

NEW YORK BANKERS ASSOCIATION

Registration Form - Mastering HMDA

Choose Site: ___ 7/7, Albany ___ 7/16, E. Syracuse ___ 7/23, E. Elmhurst

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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 a seminar is cancelled for any reason, we refund all fees paid. To cancel, call 800/523-4778, ext. 205 or 239.