The Manual



2018 Mastering HMDA

HOW TO ORDER

2018 Mastering HMDA

This manual provides a comprehensive review of the Home Mortgage Disclosure Act (HMDA) and the Consumer Financial Protection Bureau's (CFPB's) Regulation C. Whether you are new to HMDA or have been reporting for years, you will receive benefits from this manual's practical, "real world" approach to HMDA compliance.

Learn how the CFPB's final rule is changing HMDA! Read how the changes and implementation phases will impact the institutions and transactions covered; the information required to be collected and recorded; and the processes for reporting and disclosing that data. Most provisions related to institutional and transactional coverage, and data collection, recording, reporting, and disclosure are effective January 1, 2018. In addition, read about the CFPB's recently issued final rule amending the 2015 HMDA Final Rule provisions.

The 2017 HMDA Final Rule amends certain provisions of the 2015 HMDA Final Rule by temporarily increasing the threshold for collecting and reporting data with respect to open-end lines of credit; establishing a new reporting exclusion and optional reporting for certain transactions and data points; clarifying certain key terms, including multifamily dwelling and automated underwriting system, among others; and clarifying how to collect race and ethnicity information.

HMDA poses challenges to both novice and experienced reporters. With increased regulatory scrutiny of HMDA data for fair lending purposes and the potential penalties associated with technical errors, it is crucial for an institution's HMDA data gathering and reporting process to be precise.

TOPICS:

- Coverage, Exemptions and Key Definitions Associated with HMDA
- "What Information Goes Where" on the Loan Application Register
- Proper Lobby Notices and Requirements for Making HMDA Data Available to the Public
- Important Guidance and Other Tools Available from the FFIEC and CFPB
- Why and How HMDA Data is Used During the Fair Lending Review Process
- Common Challenges Associated with HMDA, Including, Understanding the Definition of Refinance or Temporary Financing, and the Difference Between the Rate Spread and HOEPA Calculations
- Review New Loan-Volume Thresholds
- Clarify Excluded Transactions
- · Clarify Key Terms
- Clarify Collection of Race and Ethnicity Information

Online: www.probank.com
Phone: 800/523-4778
Fax: 502/451-6755
(Online, Phone, and Fax are Charge Payment Only)

Mail Order Form to:
ProBank Austin
6200 Dutchmans Lane, Suite 305
Louisville, KY 40205-3309

Please send our copies of the 2018 Mastering HMDA. The cost is \$105 for the first manual and \$90 for each additional manual.

Name/Title

Financial Institution Address City/State/Zip Routing/MICR Number Telephone Number **Email Address** \$105 for the first manual \$90 for each additional manual Sales tax (Kentucky, Illinois & West Virginia only, KY & WV-6%, IL-6.25%) Payment Options - check appropriate box Check is enclosed. Payable to: ProBank Austin ☐ Charge my MasterCard, VISA, Discover or American Express. Card No. **Expiration Date** Security/CVV Code Cardholder's Name Cardholder's Billing Street Address

Cardholder's Billing City/State/Zip

Signature