



The Manual

2019 Mastering HMDA

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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 HMDA has changed at the beginning of 2018- and continues to change with the law passed in May 2018 that affects institutions' reporting requirements!

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.

This Mastering HMDA manual provides explanations of common errors and violations and reviews the continuing changes that have occurred.

HERE IS WHAT YOU WILL LEARN

- 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
- Partial Exemptions

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