



HMDA Reporting Part 3: Commercial Lending Issues

(60-minute webinar – available live or on-demand)

Tuesday, November 9, 2021

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

Register Here

Round out your HMDA knowledge with Part 3 of this three-part series. Learn how HMDA applies to commercial lending, including the nitty gritty requirements and problem areas to avoid. Real-life examples will be used to further illustrate how to use HMDA resources.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Identify common reporting problems for commercial loan applications:
 - Distinguish between covered and excluded applications
 - Know which structures are a dwelling for HMDA reporting
 - Discern what counts as gross annual income
 - Properly report demographic information; while corporations and partnerships are exempt, this information must be requested from "natural persons"
 - Address complex issues with mixed-use dwellings, which often serve as collateral for commercial loans
- Use the CFPB and FFIEC HMDA resources more effectively
- Define the correct loan purpose
- Explain complex HMDA scenarios to lending staff, including new employees

WEBINAR DETAILS

This HMDA-focused webinar will review the fundamental requirements specific to commercial loan applications and focus on problem areas that can create HMDA reporting violations. Real-life examples will reference HMDA resources that can be used to improve training, identify potential reporting errors, and streamline verifying data integrity. This is the third webinar in a three-part series. Attend Parts 1 and 2 to learn more about application basics and collecting demographic information.

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, and auditors.

TAKE-AWAY TOOLKIT

- HMDA flow chart for 2020 activity, including updated resources from the CFPB
- Tool for collecting demographic information

- Step-by-step data collection definitions and important reporting tips
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS!
HMDA Reporting Part 1: Application Basics
on Monday, September 27, 2021

HMDA Reporting Part 2: Collecting Demographic Information
on Wednesday, October 27, 2021

**2020 HMDA Submission Due March 1, 2021:
Challenges & Best Practices**
on Wednesday, January 13, 2021

MEET THE PRESENTER

Susan Costonis, CRCM, Compliance Training & Consulting for Financial Institutions

Susan Costonis is a compliance consultant and trainer who began her career in 1978. 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.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter’s contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter’s contact info for follow-up

3. Purchase the BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585