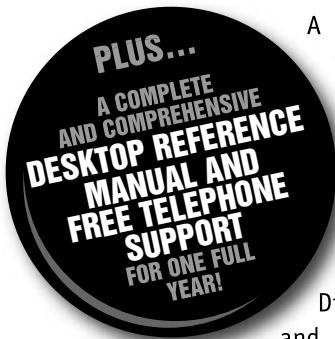


2012 MASTERING HMDA SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act and Regulation C.



A full-day seminar providing a comprehensive review of the requirements of the Home Mortgage Disclosure Act and the Federal Reserve Board's Regulation C. Whether you are new to HMDA or have been reporting for years, you will benefit from this seminar's practical, "real world" approach to HMDA compliance.

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

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HERE IS WHAT YOU WILL LEARN:

- Key definitions, coverage and exemptions related to HMDA
- "What goes where and why" for each entry on the Loan/Application Register
- Proper lobby notices and requirements for making HMDA data available to the public
- Important FAQs and other tools available from the FFIEC
- Why and how HMDA data is used during the fair lending review process
- Common problem areas in HMDA, including the definition of refinance or temporary financing, and the difference between the Rate Spread and the HOEPA calculation

The Mastering HMDA seminar provides a comprehensive discussion of the regulation and explanations of common errors and problem areas. Throughout the presentation, the instructor discusses relevant FAQs (Frequently

Asked Questions), published by the regulators and questions received from PBS' call-in service. The seminar provides the attendee the opportunity to get answers to real world situations.

THE MANUAL

The Mastering HMDA manual provides a comprehensive, yet easy-to-follow explanation of definitions, coverage, exemptions and filing requirements. Details are provided in a straightforward, user-friendly format. The manual becomes a valuable resource your institution can refer to after the seminar, either as a refresher for information covered during the program or for information such as web links and telephone numbers to contact federal regulatory authorities about HMDA.

AGENDA

- 8:30** Registration
- 9:00** Program
- 12:00** Lunch
- 4:00** Adjourn

Instructional Method Group-Live

All times are local at seminar site.

WHO SHOULD ATTEND

Anyone involved in HMDA data collection and/or reporting will benefit from this program. Loan processors, trainers, compliance officers and auditors will also find this seminar to be informative. No advance preparation is required. **Program Level: Intermediate**

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. If PBS cancels a seminar for any reason, we refund all fees paid and supply you with a complimentary copy of the manual.

REGISTRATION FEES

Receive special pricing of **\$290** per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 12COK45, or give us the promotion code by phone (800-523-4778).

Payment must accompany registration.

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

DATES & LOCATIONS

January 12, 2012

Holiday Inn Tulsa City Center
17 W. Seventh Street
Tulsa, OK 74119
918-585-5898

January 26, 2012

Embassy Suites Hotel
1815 S. Meridian Avenue
Oklahoma City, OK 73108
405-682-6000

The Speakers **Deborah Henderson** is a Senior Consultant at PBS. Prior to joining the firm in 1996, she served as a senior vice president and legal counsel for a \$3 billion financial institution that engaged in multi-state lending and deposit services. Her banking experience is in the deposit, commercial and residential lending and operations areas. She provides consulting services in compliance, with particular emphasis on deposits, lending, IRS reporting, information security and operations issues. She has been a member of the faculty of the FDIC's Advanced Consumer Protection School; Introduction to Compliance Examination School and Compliance Assessment Review Course. She has also served on the faculty of the Iowa, North Carolina and Pennsylvania bankers associations' compliance schools.

J. Patrick Liddy is a Senior 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. The holding company included financial institutions in several states primarily

regulated by the Federal Reserve, the OCC and the OTS. 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 State University College of Law.

Kathleen Mayes is a Senior Consultant at PBS. Prior to joining the firm in 2000, Ms. Mayes served as a compliance examiner for the Federal Deposit Insurance Corporation in the San Francisco Region. Ms. Mayes has nearly fifteen years experi-

ence with the FDIC and Federal Home Loan Bank/Office of Thrift Supervision. In addition to her compliance experience, Ms. Mayes served as a senior supervisory analyst with the FHLB/OTS, supervising multi-billion dollar savings and loan associations and holding companies and recommending action regarding institutions exhibiting adverse financial operating trends, violations of law and regulations, and other problems. Ms. Mayes is a Certified Regulatory Compliance Manager.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.



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ADDITIONAL SEMINAR INFO—NORMAL REGISTRATION FEE IS \$335

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2012 MASTERING HMDA SEMINAR COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290
ADDRESS	ATTENDEE #2	EMAIL ADDRESS	\$290
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS
I / WE WILL ATTEND THE SEMINAR IN _____ ON _____			TOTAL REGISTRATION FEES: \$ _____
CITY			PROGRAM DATE
PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.			

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER **PLEASE PRINT CLEARLY**

CARD NUMBER

EXP DATE

CARDHOLDER'S NAME

AUTHORIZED SIGNATURE