



OCC's Web and Telephone Seminar  
**The Home Mortgage Disclosure Act: A  
Regulatory Perspective on Challenges and  
Opportunities**

**Registration Form:**

Registrant name \_\_\_\_\_  
Title \_\_\_\_\_  
Bank/company \_\_\_\_\_  
Charter number \_\_\_\_\_  
Street address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone number \_\_\_\_\_  
Fax number \_\_\_\_\_  
E-mail address \_\_\_\_\_

Please check here if you are unable to receive your materials via the Internet. We will ship a hard copy to you. *(To receive via the Internet, you will need Acrobat Reader, available free at [www.adobe.com](http://www.adobe.com).)*

**Site registration and one set of written materials.**

- National banks: \$115
- Others: \$150

**Check method of payment:**

- Check made payable to KRM
- American Express
- Visa
- MasterCard
- Discover Card

Card number: \_\_\_\_\_  
Expiration date: \_\_\_\_\_  
Signature: \_\_\_\_\_

*Registrations after 6/10/05, please add \$8 for expedited handling.*

Total payment: \_\_\_\_\_

**Who should participate?**

The topic for this Web and telephone seminar will be of particular interest to:

- Senior bank management and directors
- Senior credit and loan officers
- CRA and compliance officers

**Price:**

Participation is \$115 per connection for each national bank listening site and \$150 per connection for each non-national bank listening site.

**Questions for speakers?**

If you would like to submit questions to the speakers in advance, please e-mail your questions to [OCCTeleSeminar@occ.treas.gov](mailto:OCCTeleSeminar@occ.treas.gov).

A WEB AND TELEPHONE SEMINAR

**The Home  
Mortgage  
Disclosure Act:  
A Regulatory  
Perspective on  
Challenges and  
Opportunities**

**Thursday, June 23, 2005  
2:00 p.m. – 3:30 p.m. EDT**

— CONVENIENT —  
— INFORMATIVE —  
— COST EFFECTIVE —

## What is a Web & telephone seminar?

This 90-minute Web and telephone seminar allows an unlimited number of people to listen to OCC experts and to discuss with them their experiences and policy imperatives over individual telephones or with colleagues on speaker-phones. The experts' interaction with you, the listener, will make the program a valuable learning experience. And, you can ask questions from wherever you are, online or on the telephone.

There is no rush-hour traffic, no parking, no travel time or expenses. You can remain in the office and share information with a large group of colleagues. A moderator guides the presentation and the open forum. Accessing the automated slide show is as easy as clicking on a Web link.



Welcome by  
Julie Williams,  
*Acting  
Comptroller of the Currency*

Recent changes to the Home Mortgage Disclosure Act (HMDA) regulation present both challenges and opportunities for financial institutions. The challenges include whether banks have adequately prepared for the release of the HMDA data. The OCC has provided

the financial institutions it supervises with regulatory guidance to manage compliance risk in residential lending activities. Potential opportunities include using the data to gain insight into new housing markets and to evaluate lending performance more effectively.

## Participants will learn the following:

- Changes to the regulation affecting pricing, loan type, and borrower characteristics.
- Methods to review, compare, and analyze the HMDA data.
- Fair lending risk indicators to consider when evaluating the underwriting and pricing process.
- Differences between self-evaluations and self-tests and how they might streamline the fair lending examination.
- How to use the HMDA data to enhance your lending activity.
- Where to find additional resources on this topic.

## This Web and telephone seminar will:

- Help lenders identify and correct common mistakes being made under the new guidelines.
- Provide techniques to assist banks in analyzing their lending performance using the new HMDA data.
- Review recent OCC guidance on the management of residential lending programs.
- Highlight affirmative outreach strategies and lending practices to reach more borrowers.

## Seminar panel:



Barry Wides  
*Deputy Comptroller  
Community Affairs*



Kathryn Ray  
*Special Counsel  
Community and Consumer  
Law Division*



Calvin Hagins  
*Senior Advisor  
Compliance Division*

## How to register:

Those wishing to attend the seminar may register by:

- Filling out the online registration form at [www.occ.treas.gov/bankereducation.htm](http://www.occ.treas.gov/bankereducation.htm).

- Calling 1 (800) 775-7654 between the hours of 7 a.m. and 5 p.m. CDT and providing registration information
- Faxing the form to 1 (800) 676-0734
- Mailing the registration form to KRM Information Services, P.O. Box 1187, Eau Claire, WI 54702-1187

*Registrants receive a special toll-free number and a PIN number for entrance to the telephone seminar. Each will receive written materials prior to the call via the Internet or direct mail.*