

### **2009 CRA, HMDA & Fair Lending Forum Recording Available**

The 2009 Web conference was a huge success! Each speaker gave an outstanding presentation and each session featured an excellent question and answer segment. Whether you missed the event or just want to relive it all over again, we are pleased to offer a disk containing a recording of each session along with copies of the printed materials. If you would like a copy, please email Noelle Smith at [noelles@gomarquis.com](mailto:noelles@gomarquis.com) with your name, institution and mailing address.

### **2010 CRA, HMDA & Fair Lending Forum – Save the Date!**

Our 2010 event will be held in Dallas on April 27 & 28, 2010 with free software training available on April 25 & 26. We will send out additional details as they become available.

### **New Fair Lending Exam Procedures**

New Interagency Fair Lending Exam Procedures are available and we are making two documents available for download on our website. You may access the original document or a version that has been highlighted by our own Loretta Kirkwood. This customized version makes it very easy for you to locate changes and additions to the new document. We are also providing a link to a Fair Lending study published in July 2009 by the GAO that we would like to share with you.

Please download the documents using the link provided here:

[Original](#)

[Highlighted](#)

[GAO Study](#)

### **Rate Spread Changes effective October 1**

CenTrax version 9.5 is fully enhanced to incorporate the change to HMDA effective October 1 regarding the calculation of the rate spread. You need to prepare for the collection of the Fixed/Adjustable indicator and verify that your Term field will be populated with the proper values. Please contact our Client Services staff at 800-627-5388 if you have questions about the new rate spread rules or need assistance with data collection changes or testing.

### **Updated HMDA Getting it Right! Available**

The FFIEC recently published an update to HMDA Getting it Right! The update contains information for the rate spread change as well as other minor changes. There are also updates to MSA areas for Cape Girardeau, MO/Jackson, IL, Manhattan, KS, and North Mankato, MN. You can download the updated version here:

[2009 HMDA Getting it Right!](#)