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The Massachusetts Division of Banks Presents

A Webinar:

Home Mortgage Disclosure Act (HMDA) Compliance
-Top Regulatory Findings and Best Practices
from State Examiners-

Speakers:

Nelia Sales,
Supervisory Bank Examiner

Chris Williams,
Bank Examiner

Join us for a conversation with examiners from the non-depository and depository units who will discuss top HMDA examination findings; impact of added reporting fields to the examination process; frequently asked questions by compliance staff; best practices for general HMDA compliance management systems.

Moderators

Mayte Rivera, Deputy Commissioner
Irene Weydt, Chief Director
Consumer Protection and Outreach
Division of Banks

Date: February 3, 2022

Time: 1:00 PM



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Speakers:

Nelia Sales, Supervisory Bank Examiner, Non Depository Institution Supervision (Mortgage Lending Community Reinvestment Unit)

Nelia has been with the Division for nearly 14 years. She evaluates mortgage lenders for their community development lending and qualified services within Massachusetts. These evaluations include reviews of HMDA, fair lending and activities in low- and moderate-income areas and for low- and moderate income individuals.

Nelia has been designated as a Certified Senior CRA-Fair Lending Examiner as well as a Certified Consumer Compliance Specialist by the Conference of State Bank Supervisors. She holds a bachelor's degree in Political Science with a concentration in Public Policy and Administration from Northeastern University.

Chris Williams, Bank Examiner, Depository Institution Supervision (CRA/Consumer Protection Unit)

Chris Williams is a graduate of Saint Anselm College located in Manchester, New Hampshire. In Spring 2019, he joined the Division of Banks as an intern for the Consumer Protection Unit, assisting with webinars for the DOB Connect series. Since the fall of 2019, Chris has been an examiner for the Consumer Protection Unit, conducting CRA examinations, Fair Lending Reviews, and HMDA Data Integrity Reviews.



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HMDA Resources from the CFPB

[CFPB HMDA 2021 Frequently Asked Questions](#)

[CFPB HMDA Key dates for 2020-2022](#)

[CFPB Reportable HMDA Data](#)

[2021 FFIEC HMDA Guide](#)