



By now, your bank should be well into preparations for next year's HMDA rule.

There will be a requirement to collect a significant amount of additional data for HMDA reporting, effective January 1, 2018. The collection and validation of these additional data fields will make the HMDA process more time consuming and complex. *Discovering errors and issues early in the 2018 process is preferable to trying to make repairs in early 2019.*

Let Young & Associates, Inc. assist you with this process. With our Off-Site HMDA Review, we will validate your HMDA LAR on a monthly or quarterly basis.

Secure, Simple, and Cost-Effective - We offer a secure file transfer system to send your files electronically. Your bank will pay NO travel costs with our Off-Site HMDA Review! The professional fee for this service is based on the number of files reviewed, so the bank can control the overall cost based on the number of files sent for review. And, if you sign an engagement letter now, you can lock in pricing for the next two years.

If you prefer, we also offer on-site HMDA LAR reviews.

Contact us today for more information at compliance@younginc.com or 1.800.525.9775.