

Home Mortgage Disclosure Act

December 16, 2021

Northfield Conference Center
3280 Northfield Drive
Springfield, IL 62702



Recent regulatory activity for HMDA obviously increases the potential for errors. Bankers, now more than ever, have to understand the HMDA rules.

Presented By:



YOUNG & ASSOCIATESTM

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Home Mortgage Disclosure Act



Overview

The past several years have brought many HMDA frustrations, as the CFPB continues to change its mind as to what the rule should be. While the Home Mortgage Disclosure Act (HMDA) has existed for many years, recent regulatory activity (and indecision) obviously increases the potential for errors. Bankers, now more than ever, have to understand the HMDA rules.

This seminar will discuss the rule, including all the latest changes, as well as any other changes that may occur prior to the seminar date.

HMDA assumes that everyone lives in an absolutely cookie cutter, residential subdivision world – which of course is not even close to accurate. While the new rule takes out some guesswork, it certainly does not solve every possible problem, and some answers end up being a “best guess,” as the regulation is unclear.

This seminar is designed to help you to improve your HMDA performance based on the most recent information available.

The day will conclude with an examination of the requirements for each HMDA LAR field. The order of presentation will cover the fields that all HMDA banks must complete first. We will then address the fields that only are required of banks that cannot use the partial exemption. This order allows institutions that can use the partial exemption to avoid spending time listening to a discussion of HMDA fields that are not germane to their reporting requirements.

DATES AND LOCATIONS

Registration begins at 8:30 AM and
the seminar will run
from 9:00 AM to 4:00 PM

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Who Should Attend?

Anyone who is involved in HMDA reporting will find this seminar invaluable. Those who will benefit greatly from this seminar are personnel involved in collecting the data from the applicant(s), reporting the data to the regulators, training applicable employees, ensuring compliance with the requirements (e.g., compliance officers and auditors), as well as anyone who wants a more meaningful understanding of the information this data can provide.



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A Commitment to You

This seminar was designed to deliver a cost-effective compliance service to our member banks. Community Bankers Association of Illinois take pride in knowing that this program has been developed specifically to meet the unique needs of the community bank.

Seminar Presenter

Bill Elliott, CRCM, Director of Compliance Education

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education at Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.

AGENDA

- Overview
- The Purpose of HMDA
- Coverage
- Definitions
- Exemptions and Exclusions
- Reportable Data
- Disclosure and Reporting
- Instructions for Completion of the LAR
- Instructions for Data Collection on Ethnicity, Race, and Sex
- The LAR fields



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REGISTRATION FEES

CBAI Member :

First Registration \$275

Each Additional Person \$255

Prospective Member:

First Registration \$475

Each Additional Person \$455



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REGISTRATION FORM

Designated Banker:

Name/ Title _____

Bank _____

Address _____

City _____ State ____ ZIP _____

Telephone _____

Fax _____

E-mail _____

(E-mail address required for registration)

Additional Delegates

__ I have special needs, please contact me before the seminar.

Please select your payment method:

Check Enclosed Check in Mail Pay at Door Credit Card*

* If paying by credit card (Visa, MasterCard and Discover Accepted), please fill out the following information:

Name as it reads on card:

Company name on card:

Billing address of card:

Card Number _____

Expiration date _____ 3-Digit Security Code _____

TOTAL AMOUNT ENCLOSED: \$ _____

For additional information, call:

Tracy McQuinn, Senior Vice President of Education and Special Events

Melinda McClelland, Vice President

Jennifer Nika, Vice President

Kim Cordier, Administrative Assistant

Tina Wilder, Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois or (217) 529-2265 or
Terry Griffin – Chicago area Vice President, at (773) 209-2260 or Fax number: (217) 585-8738