



# HOME MORTGAGE DISCLOSURE ACT

***A seminar designed to help you get ready for HMDA  
2018 and beyond.***

**August 3, 2017 - Lisle, IL  
August 8, 2017 - Springfield, IL**

*Presented By:*



*Sponsored By:*



# HOME MORTGAGE DISCLOSURE ACT



## Overview

Are you ready to collect over 40 pieces of information for every mortgage loan you make? And are you aware that many more loans will be on your LAR than there have been there in the past, while some loans that use to appear on the LAR will no longer appear? The year 2018 will bring many changes.

While the Home Mortgage Disclosure Act (HMDA) has existed for many years, recent regulatory activity will increase the potential for errors. While in

many ways the new rule is simpler, the volume and complexity of information that will have to be collected will create great strains on your institution. Bankers, now more than ever, have to understand the HMDA rules. This seminar will discuss the changes.

HMDA assumes that everyone lives in an absolutely cookie cutter 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. This seminar is designed to help you get ready for 2018 and beyond. We will not be focusing on the current rule (still effective for 2017 information gathering) – we will be focusing on the new rule.

## DATE / LOCATION:

### August 3, 2017

Hilton Lisle/Naperville  
3003 Corporate W Dr.  
Lisle, IL 60532  
(630) 505-0900

### August 8, 2017

#### NEW LOCATION!

Erin's Pavilion  
4965 South 2nd St.  
Springfield, IL 62703  
217.585.2941

Registration begins at  
8:30 AM.

Seminar is from 9:00 AM  
to approx. 4:00 PM.

## Seminar Presenter



### ***Adam Witmer, CRCM, Senior Consultant***

Adam Witmer is a Senior Consultant with Young & Associates, Inc. where he focuses on regulatory compliance. Adam is a popular speaker who tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and puts on compliance webinars. In addition to compliance education, Adam serves client banks in the Midwest through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech.

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## Who Should Attend?

Anyone who is involved in HMDA reporting or fair lending compliance 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.



## Agenda

- Overview
- The Purpose of HMDA
- Coverage
- Government Monitoring Information
- Reporting Responsibility
- The HMDA LAR
  - Guidance and Basic Concepts
  - LAR Format
  - The Fields
- LAR Submission and Disclosures
- Record Retention
- The Disclosure Statement
- Lobby Notices

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## REGISTRATION FEES

### CBAI MEMBER:

- \$265 for one person.
- \$245 each for two or more persons from same banking institution.

### PROSPECTIVE MEMBER:

- \$465 for one person.
- \$445 each for two or more persons from same banking institution.

CDD members receive a 10% discount.

*Please check the location you wish to attend:*

- Lisle**  
**August 3, 2017**
- Springfield**  
**August 8, 2017**



## REGISTRATION FORM

### Designated Banker:

Name \_\_\_\_\_  
Bank \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_ ZIP \_\_\_\_\_  
Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
E-mail \_\_\_\_\_

*E-mail address is required for registration.*

### Additional Delegates

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

### *Please select your payment method:*

\_\_ Check Enclosed \_\_ Pay at Door \_\_ Check in Mail \_\_ Credit Card\*

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

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**

### *For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events

Valerie Johnston - Vice President

Melinda McClelland - Vice President

Rebecca Ridgeway - Administrative Assistant

Jennifer Nika - 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 (708) 714-3333

or Fax number: (217) 585-8738