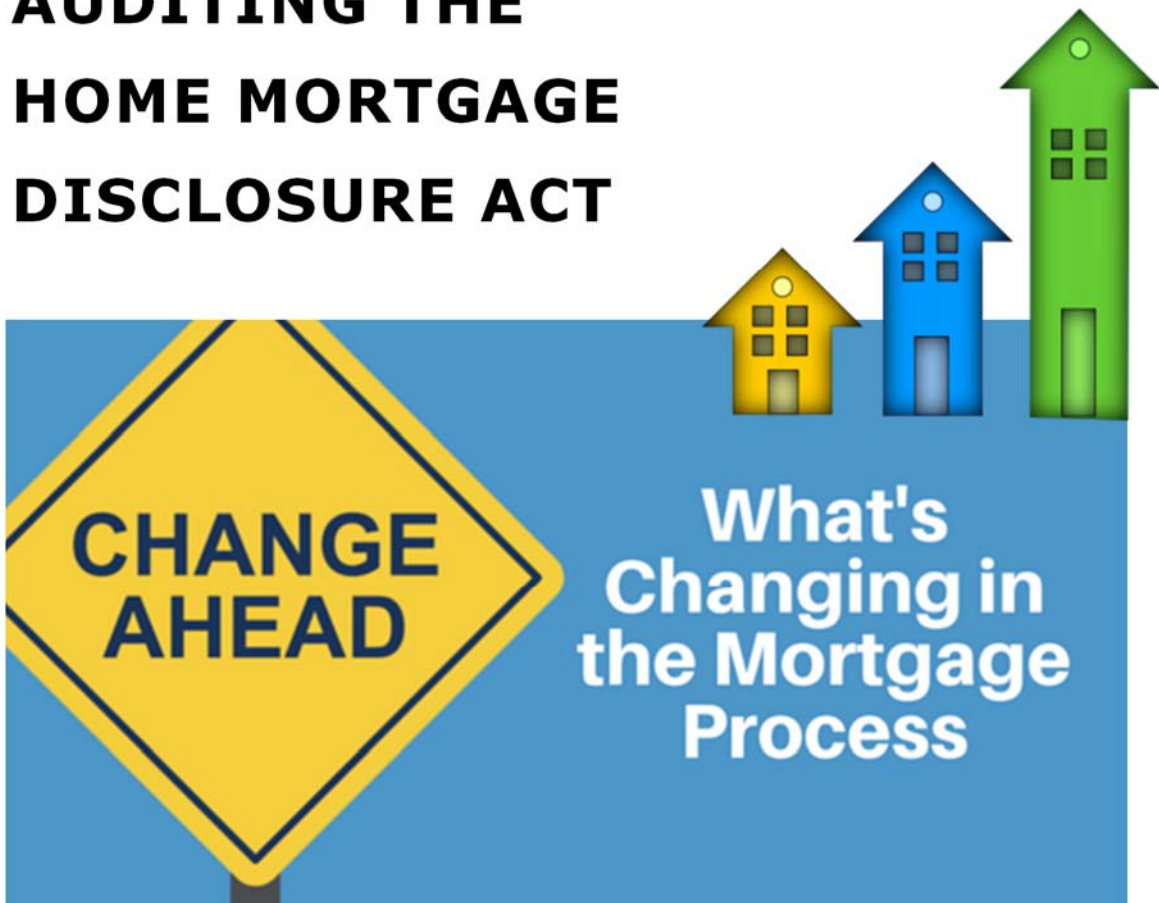


AUDITING THE HOME MORTGAGE DISCLOSURE ACT



November 27, 2018

SHAZAM Education Center

CBAI Headquarters

Springfield, IL

Presented By:



Sponsored By:



Auditing the Home Mortgage Disclosure Act

Overview

Whether you can use the exceptions that came out in September 2018 or not, 2018 has been a difficult year for HMDA banks, as HMDA items that seemed simple or clear ended up being not quite so easy to handle. Recent regulatory activity obviously increases the potential for errors, and now it is time to audit the results. While in many ways the new rule is simpler, the volume and complexity of information has created great strains on your institution. This seminar will discuss auditing the 2018 rule, as it now exists.

While the new rule takes out some guesswork, it certainly does not solve every possible problem. Additionally, HMDA now has a two tier approach, based on the size of your LAR. The manual will discuss the regulation in the order in which the regulation appears. However, in the presentation, we will cover the LAR fields that impact all HMDA reporters first, then discuss the fields that only impact larger HMDA reporters. This seminar is designed to help you to improve your HMDA audit performance for 2018 and beyond.



Who Should Attend?

Anyone who is involved in the auditing of HMDA reporting or fair lending compliance will find this seminar invaluable.

DATE AND LOCATION

Auditing HMDA seminar is being offered on the following date and location:

November 27, 2018

**SHAZAM Education Center
CBAI Headquarters
Springfield, IL**

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

Auditing the Home Mortgage Disclosure Act

Seminar Presenter

Bill Elliott, CRCM
Senior Consultant and
Manager of Compliance



With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also 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 and credit administration, collections, and commercial loan workout.

AGENDA

Auditing the Home Mortgage Disclosure Act

- 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



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.

Auditing the Home Mortgage Disclosure Act

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.



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4:00 PM.

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State ____ ZIP _____

Telephone _____

Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates

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,
Tina Horner - 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.
Fax number: (217) 585-8738.