

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## REGULATION B: The Current Rule, 2018 Changes, and the NEW Real Estate Application



**August 15, 2017**

**Eagle Eye Golf Club - Lakepoint Room  
15500 Chandler Road - Bath, MI 48808**

*Presented By:*



*Sponsored By:*



# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## Regulation B: The Current Rule, 2018 Changes, and the NEW Real Estate Application



Beginning in 2018, Regulation B will change to adapt to the new application that all bankers will have to use. *This is NOT only for HMDA banks – all banks will be impacted by these changes.* This seminar will address the new application, the new proposed Regulation B language, as well as review the current version of the regulation. At the end of the seminar, attendees will have an understanding of Regulation B in its current form, its likely form for 2018, and the new 2018 application that is responsible for the changes.

Given the speed at which the CFPB publishes final rules, it is likely that the new Regulation B language will not be final, however, since the changes revolve around the new approved and finalized application, it is very likely that any changes will be cosmetic, not substantive. We will assure that the manual is as current as possible, and that all attendees receive the final rule as soon as it is available.

Our practice is usually to wait until a rule is final before discussing it in a CBC seminar, but since the final rule may be issued late in the year, we feel that discussing the changes now is appropriate, even if there are minor changes later. The seminar will offer the best information available to assure that bankers prepare appropriately for the changes that will occur in a few short months.

The CFPB has continued to avoid issuing any new or updated regulations, despite their public statements that they intend to do so. So covering these subjects now not only gives banks time to prepare, but allows adequate presentation time for the other new regulations – should the CFPB see fit to publish them.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies. Unless there are major changes in the next few weeks, the majority of update will focus on real issues that impact banks every day – clarifications and aids to help in the day-to-day operations of the bank.

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### DATE AND LOCATION

**August 15, 2017**

*Seminar will be held at:*

**Eagle Eye Golf Club - Lakepoint Room - 15500 Chandler Rd.—Bath, MI 48808**

Registration begins at 8:30 am.

Each seminar runs from 9:00 am until approximately 4:00 pm.

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# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## Who Should Attend

Compliance officers should attend this session. In addition, all personnel with responsibilities for real estate lending at all levels, including senior management, auditors, lenders and others should also consider joining us for this session.

## Future Presentations

We will cover Regulation CC, when the Consumer Financial Protection Bureau releases the new version. We will not offer Regulation CC as a subject until the new version of the regulation is final. The final rule was promised last fall (and the CFPB has been promising it for a while).

Additionally, there is a pending TRID update and other regulatory changes that will be arriving over the next few months.

Other subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up to the minute information as possible. The program will closely monitor releases from the CFPB and other agencies to assure that you have the most up to date and accurate information possible.

*Reminder:* HMDA will not be covered in the CBC, as many CBC members are not HMDA reporters, and will not be HMDA reporters in 2018. We are offering HMDA training in many states. Ask your state association for details.

## Seminar Presenter



### ***Adam Witmer, CRCM, Senior Consultant, Young & Associates, Inc.***

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. Adam also serves client banks 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.

## AGENDA

### Regulatory Update

- Subjects as released by the CFPB and other federal agencies
- A discussion of TRID, any updates, things we have learned, your questions and answers from email, and your questions during the presentation.

### Regulation B

- Regulation B – all aspects as the rule exists in 2017
- Regulation B – the changes to expect in 2018
- The new Real Estate Application
  - The requirements
  - Each field on the form
  - Instructions for completion

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM

## CBC Program Member Fees:

- No charge for the first person from a CBC Program member.
- \$185 for each additional person from a CBC Program member who is a member of Community Bankers of Michigan (CBM).
- \$275 for each additional person from a CBC Program member who is not a member of CBM.

## Individual Session Fees:

- \$390 for the first person for CBM members.
- \$225 for each additional person for CBM members.
- \$550 for the first person from non-CBM members.
- \$330 for each additional person from non-CBM members.

## DATE AND LOCATION

**August 15, 2017**

Eagle Eye Golf Club  
Lakepoint Room  
15500 Chandler Rd.  
Bath, MI 48808

## Designated Banker:

Name: \_\_\_\_\_

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ ZIP: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-Mail: \_\_\_\_\_

## Additional Delegates:

\_\_\_\_\_  
\_\_\_\_\_

*Please select your payment method:*

Payment Enclosed  Bill Me  Credit Card \*

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

Name as it reads on card: \_\_\_\_\_

Company name on card: \_\_\_\_\_

Billing address of card: \_\_\_\_\_

Card No: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ 3-Digit Security #: \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

**Total Amount Enclosed:** \$ \_\_\_\_\_

**CANCELLATION POLICY:** Cancellations must be received within 3 or more business days prior to the day of this educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome at any time.

## For additional information, call:

Community Bankers of Michigan, 3505 Coolidge Rd., Suite 200, East Lansing, MI 48823

Mary Anne Czubko, Chief Administrative Officer, at 517.336.4430

You can also register online at: [www.cbomf.org](http://www.cbomf.org)