



Michael L. Mitchell
HMDA/CRA Administrator

- Over 20 years of diverse compliance consulting experience assisting clients in the commercial banking, lending, and mortgage banking industries.
- Selected examples of recent work –
 - On HMDA
 - For a mortgage bank, led the effort to evaluate and develop a robust HMDA compliance management system (CMS) for prompt and effective resolution of CFPB-identified weaknesses.
 - For a series of mortgage banks, led development of an effective review, recognize, and revise approach to improve data integrity.
 - Provided expert advice on Regulation C interpreting fact patterns presented by commercial bank and mortgage bank HMDA reporters.
 - On CRA
 - Developed a comprehensive performance context for a \$1.5 billion commercial bank, with fewer than ten branches but a national mortgage lending business.
 - Built the case, through demographic research and marshalling of lending data, that a large mortgage lender in Massachusetts was an important lender in LMI areas and to LMI borrowers.
 - Led planning for a proprietary database on community development corporations (CDC).
 - On Fair Lending
 - Developed and led team that have conducted more than 60 Fair Lending analyses based on deep attention to data integrity, CFPB-standard regression analyses, and comparative file reviews.
 - Evaluated Fair Lending compliance management systems, and conducted Fair Lending audits and risk assessments.
- Founder and President of ADI Compliance Consulting, Inc., since 2002.
- Received Juris Doctor Degree from The George Washington University; National Law Center and Bachelor of Arts Degree from Arizona State University.
- Member: Mortgage Bankers Association, American Bankers Association, Virginia Bankers Association