

How to Use This Manual

Financial institutions must comply with a variety of fair lending, collection, and reporting requirements beyond the Truth in Lending Act. These other laws and regulations were established to protect the consumer from discrimination and from credit practices that have been deemed unfair. The *Federal Fair Lending and Credit Practices Manual* is organized in seven parts covering the following federal laws regulating fair lending and credit practices:

- Home Mortgage Disclosure Act
- Community Reinvestment Act
- Fair Housing Act
- Equal Credit Opportunity Act
- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Laws addressing unfair or deceptive acts or practices

This organization provides easy reference for lenders as well as for practitioners representing lending institutions and other entities that extend credit to consumers.

The manual provides detailed explanations of how to comply with requirements under each statute covered. Chapters include explanation and guidance for the law, case digests, and Official Staff Commentary. Practice-tested sample forms appear at the ends of chapters. Text of the pertinent laws and implementing regulations is provided on the CD that accompanies this manual.