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This organizational structure aids attorneys, compliance officers, and other mortgage professionals in understanding the key legal and regulatory requirements with which they must comply.

Exhibits (Available Only on CD)

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Business Process Checklist

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Business Process Checklist (cont.)

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Business Process Checklist (cont.)

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	Chapter 7.1 (Electronic Transfer of Funds)

Business Process Checklist (cont.)

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	Chapter 7.1 (Electronic Transfer of Funds)
	Chapter 8 (State Laws)

Regulatory Applicability Checklist

Book Section	Mortgage Brokers	Table-Funded Mortgage Brokers	Mortgage Lenders, Mortgage Companies, and Mortgage Bankers
Part 1 — Lending Regulations			
Chapter 1 — TILA		✓	✓
Chapter 2 — HMDA	✓	✓	✓
Chapter 3 — RESPA	✓	✓	✓
Chapter 4 — Flood Insurance	✓	✓	✓
Chapter 5 — Insider Transactions	If affiliated with a depository institution	If affiliated with a depository institution	If affiliated with a depository institution
Chapter 6 — Exams/Regulators	✓	✓	✓
Chapter 7 — Appraisal Standards			✓
Part 2 — Mortgage Insurance			
Chapter 1 — Mortgage Insurance		✓	✓
Part 3 — Discrimination			
Chapter 1 — ECOA	✓	✓	✓
Chapter 2 — FCRA	✓	✓	✓
Chapter 3 — Fair Housing Act	✓	✓	✓
Chapter 4 — CRA	If affiliated with a depository institution and CRA applicability is selected.	If affiliated with a depository institution and CRA applicability is selected.	If affiliated with a depository institution and CRA applicability is selected.
Chapter 5 — Fair Lending	✓	✓	✓
Chapter 6 — Subprime Lending	✓	✓	✓
Part 4 — Advertising/Marketing			
Chapter 1 — Advertising	✓	✓	✓
Chapter 2 — Telemarketing	✓	✓	✓
Chapter 3 — Tie-In Restrictions	If affiliated with a bank	If affiliated with a bank	If affiliated with a bank
Part 5 — Consumer Protection			
Chapter 1 — FDCPA	If a debt collector	If a debt collector	If a debt collector
Chapter 2 — Privacy	✓	✓	✓
Chapter 3 — Unfair/Deceptive Trade Practices (FTC)	✓	✓	✓
Chapter 4 — Homeownership Counseling			✓

Regulatory Applicability Checklist (cont.)

Part 6 — Legal and Liability Issues			
Chapter 1 — Lender Liability	✓	✓	✓
Chapter 2 — Environmental Protection		✓	✓
Chapter 3 — Bankruptcy	✓	✓	✓
Chapter 4 — Court Processes	✓	✓	✓
Chapter 5 — Servicemembers Civil Relief Act			✓
Part 7 — Electronic Services			
Chapter 1 — EFT Act	✓	✓	✓
Chapter 2 — Internet Activities	✓	✓	✓
Part 8 — State Laws	✓	✓	✓
Part 9 — User Guide	✓	✓	✓

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