



# The Manual

## Loan Products Workshop

### HOW TO ORDER

Lending compliance regulations are numerous and coverage for different rules vary. Therefore, when learning about lending compliance regulations, financial institutions are often left trying to figure out which regulations and provisions apply to what loan product. As well, regulations often require creditors to treat products in different ways for disclosure and Ability-to-Repay requirements.

This manual approaches lending compliance from the perspective of the product – the way financial institutions organize their services– rather than the regulation. In particular, the manual will focus on origination and servicing obligations that are specific to certain products. For example, if an institution has an ARM loan, what specific disclosures with respect to an ARM are required? How will we see adjustable rates disclosed on the Loan Estimate and Closing Disclosure? What are the Ability-to-Repay requirements?

In addition to providing the regulations, information will be given in a checklist format so as to summarize and explain the regulations in a clear, precise manner.

The manual is a valuable tool to those in the lending area to make lending compliance more accessible and intuitive to an institution's processes.

### WHAT LOAN PRODUCTS ARE COVERED:

#### Consumer Loans

- Unsecured, Vehicle, CD- or Share Secured
- Residential Loans – Closed-End Notification Requirements, including Adverse Action Notices
  - Fixed
  - ARMs
  - Balloons
  - Construction
  - Construction - Permanent
  - Refinance
  - Home Equity
- Residential Loans – Open-End (HELOCs)

#### Commercial Loans

### WHAT REGULATIONS ARE ADDRESSED:

- Equal Credit Opportunity Act/Regulation B
- Truth-in-Lending Act/ Regulation Z
  - Exemptions
  - Disclosures
  - Ability-to-Repay
- Real Estate Settlement Procures Act
- Flood
- Fair Credit Reporting Act
- Military Lending Act

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