The Manual

Mortgage Lending - Start to Finish

Mortgage Lending - Start to Finish
With the passage of the Dodd Frank Reform Act, the financial industry has and will continue to face many challenges, especially in the area of lending compliance. Many of the changes required new disclosures and imposed standards and restrictions as to the underwriting certain mortgage loans. However, that was only the start. The "second wave" of changes significantly redesigned the "early disclosures" and "final disclosures" required for mortgage loans secured by real estate. Not only have the disclosures changed, the types of mortgage loans covered have expanded greatly in that all construction loans and vacant land (unless an exemption applies) are now covered.

This manual will cover existing disclosure requirements for mortgage loans secured by real estate including the Integrated Mortgage Disclosure requirements. The manual will bring together all the requirements necessary to ensure compliance for closed-end, consumer purpose real estate secured loans. This manual specifically focuses on the disclosure process under the various lending related regulations.

TOPICS
- Truth-in-Lending Act/Regulation Z
- RESPA/Regulation X
- Fair Credit Reporting Act/FACT Act – Regulation V
- Equal Credit Opportunity Act/Regulation B
- Fair Housing Act
- Flood Disaster Protection Act
- Homeowners Protection Act
- Homeownership Counseling Notification Requirements

The manual provides attendees with a valuable reference tool that summarizes the requirements of the various laws and regulations relating to consumer purpose, real estate secured loans.

HOW TO ORDER

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