

THINGS TO REMEMBER!

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THINGS TO REMEMBER!

- If an application for **credit** is DENIED based on the Appraisal- under **ECOA (Reg B)** says borrower has **90 days** to request a copy/Lender has **30 days** deliver
- **Reg B-** Be Equal- ECOA. Equal Credit Opportunity Act.

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- **Reg B-** Be Equal- ECOA. Equal Credit Opportunity Act.
- **Reg C-** Allows regulators to "C" where possible discrimination is taking place - HMDA – Home Mortgage Disclosure Act
- **Reg X-** RESPA – Real Estate Settlement Procedures Act
- **Reg Z-** TIL/TILA – Truth in Lending Act
- **HPA -** PMI Homeowners Protection Act= private mortgage insurance

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- **FCRA**- Fair Credit Reporting Act – Regulation V
- **FACT Act** - Fair and Accurate Credit Transactions Act
- **GLBA** - Gramm Leach Bliley (SPF) – Safeguarding, Pretexting, Financial Privacy

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- **HOEPA Section 32** -High Cost Loans (Part of TILA – Reg Z)
- **HOEPA – Section 35** – High Priced Loans (Part of TILA)
- **AfBA/ABA**- Affiliated Business Arrangement 1%
- **Civil Rights Act** of 1866– Race
- **Escrow account** = Impound account aka reserve



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