

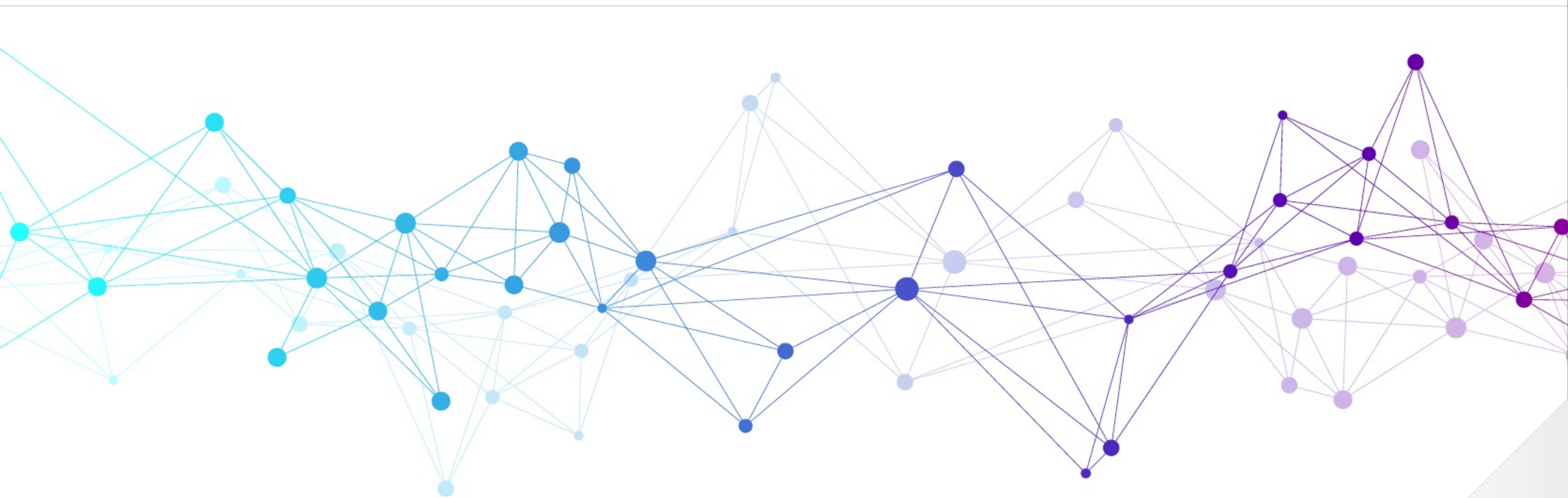


Compliance Essentials

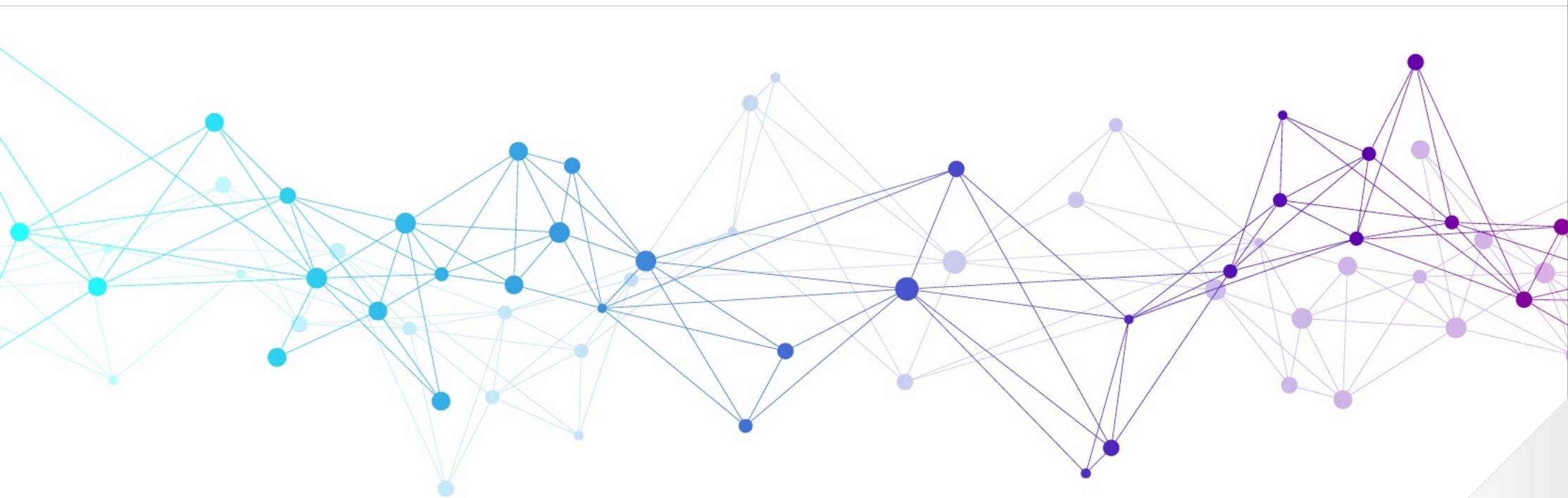
Mortgage Loan Originator Training



Regulation Summary



Regulation B



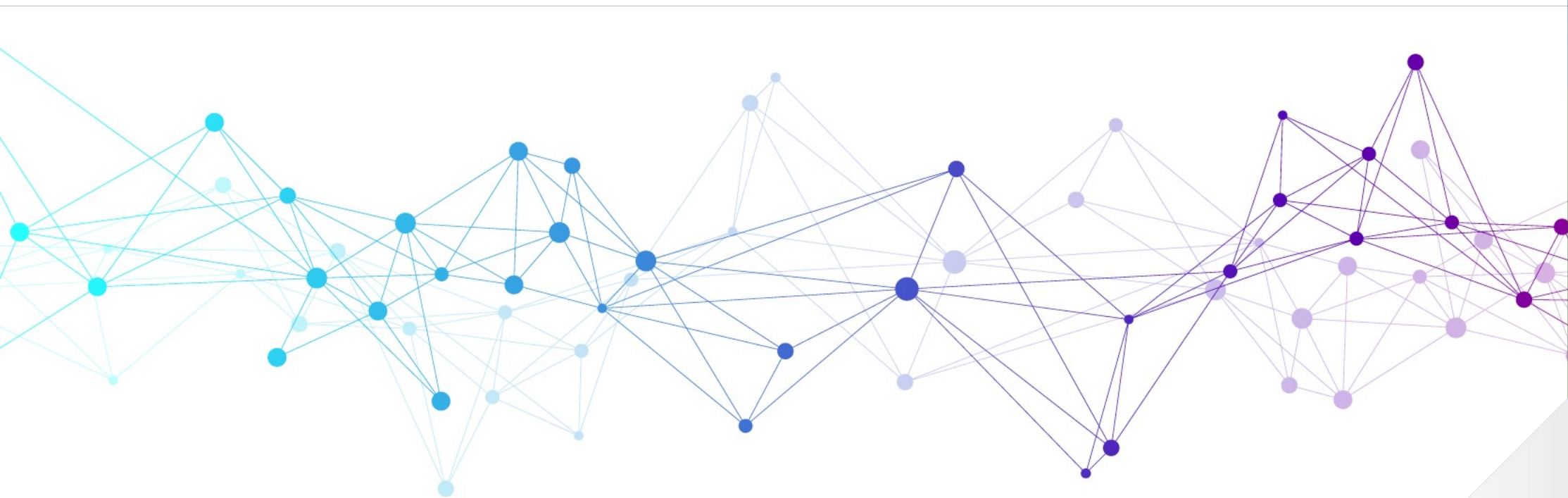
Regulation B

- Types of Discrimination
- Protected Classes
- Limits on Information
 - Sex
 - Marital Status
 - Spousal Information
 - Childbearing Intentions and Capabilities
 - Race, Religion or National Origin
 - Age
 - Income
 - Credit History

Regulation B

- Signatures
- Joint Intent
- Application
- Notification of Action Taken
- Monitoring Information
- Appraisals

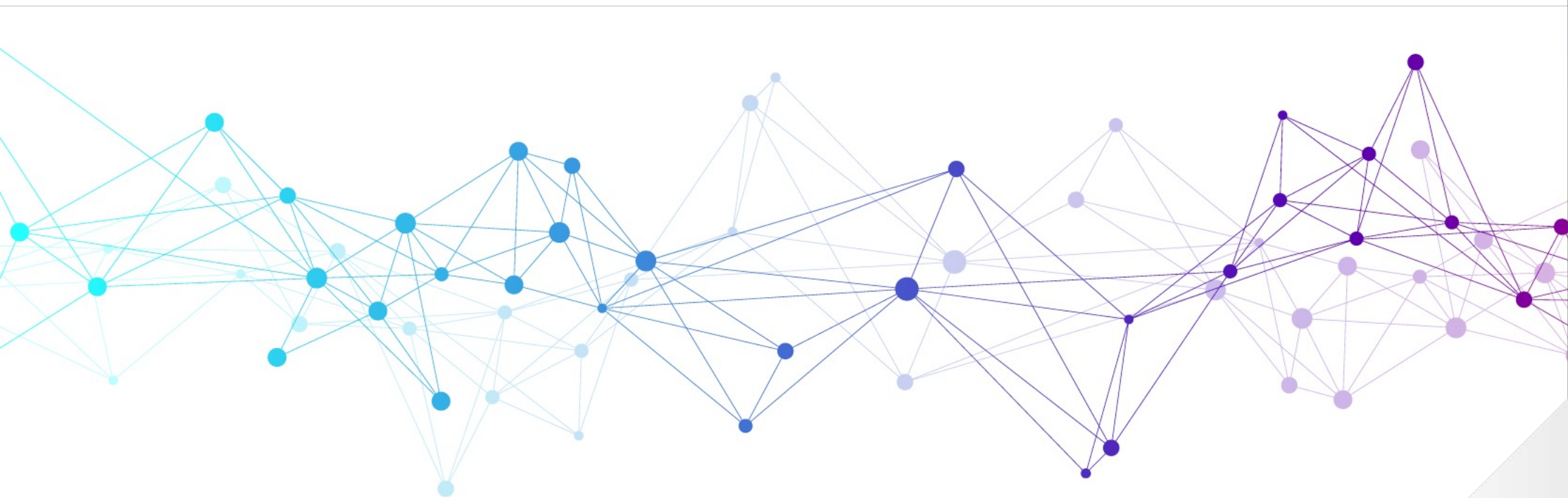
Fair Housing



Fair Housing

- Protected Classes
- NCUA Non-discrimination rules

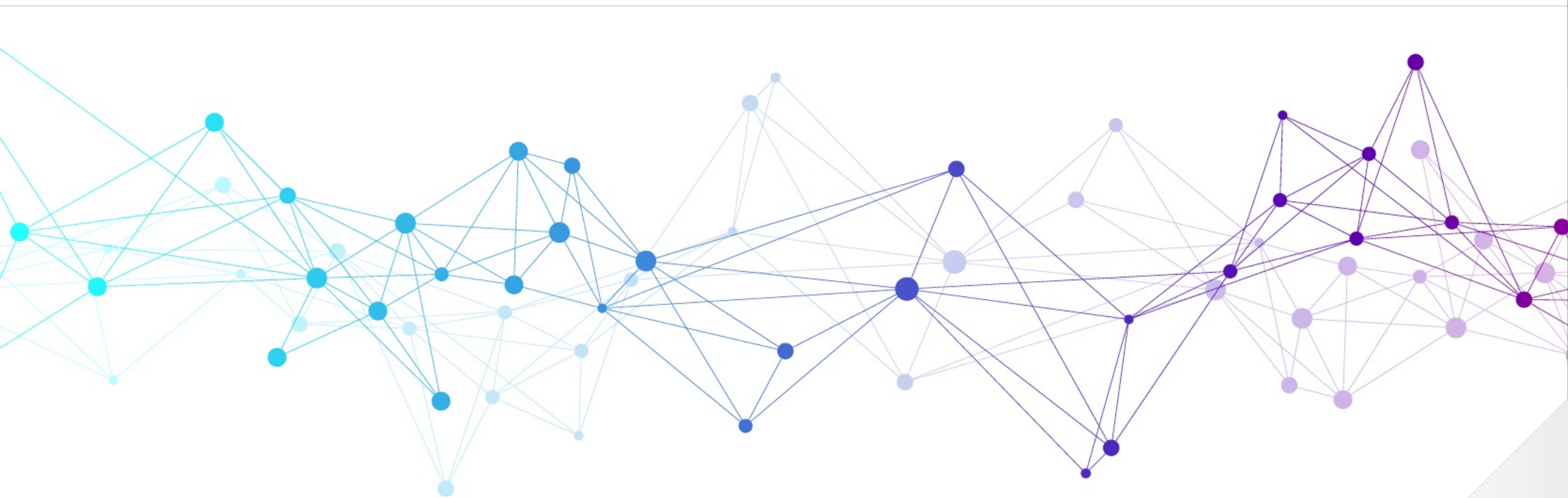
Fair Credit Reporting Act



Fair Credit Reporting Act

- Adverse Action Notice
- Notice to Home Loan Applicants
- Use of Medical Information

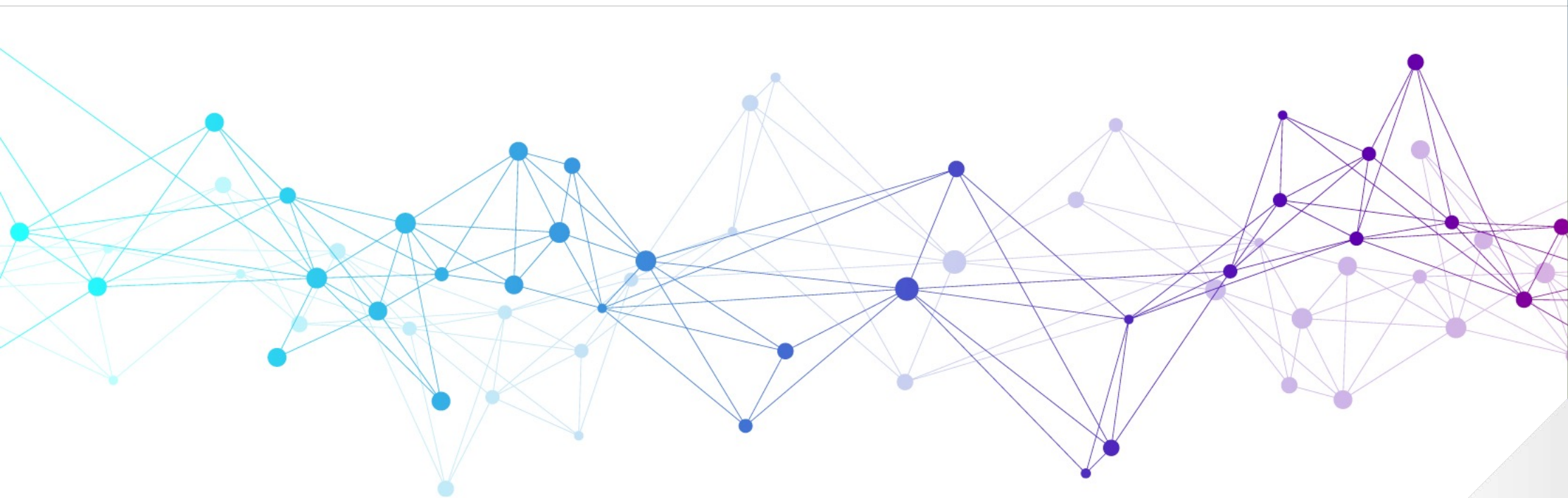
Flood Insurance



Flood Insurance

- Mandatory Purchase Requirements
- Flood Determination Process
- Initial Notice

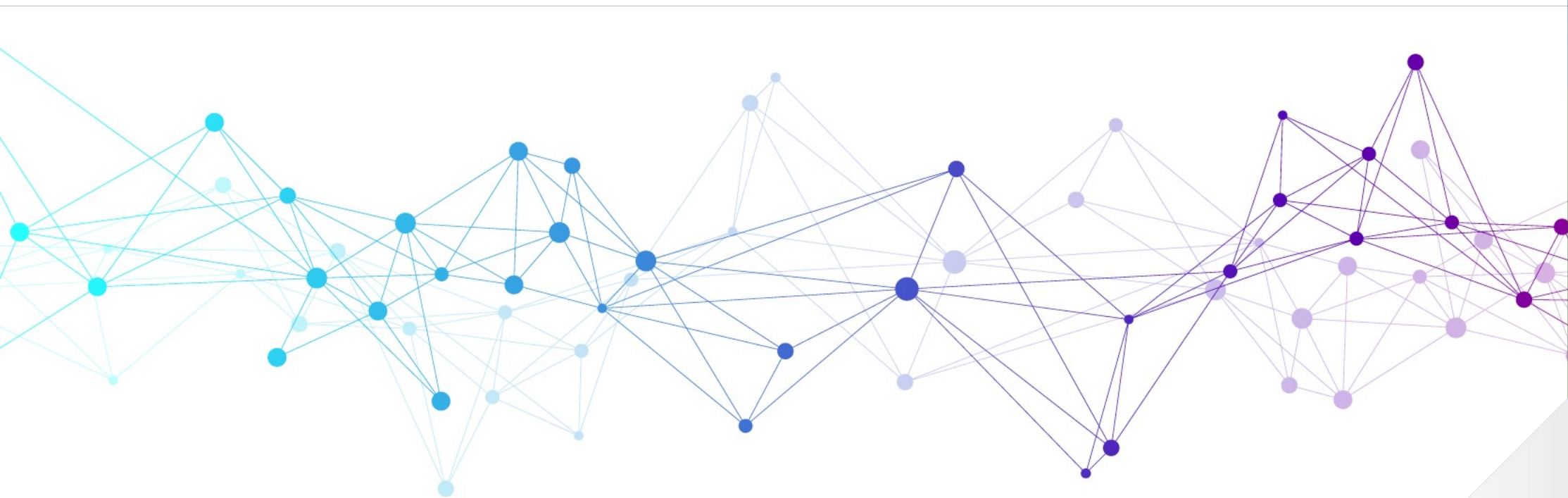
SAFE Act



SAFE Act

- Applicability
- Definitions
- Registration
- Use of the Unique Identifier

Regulation Z



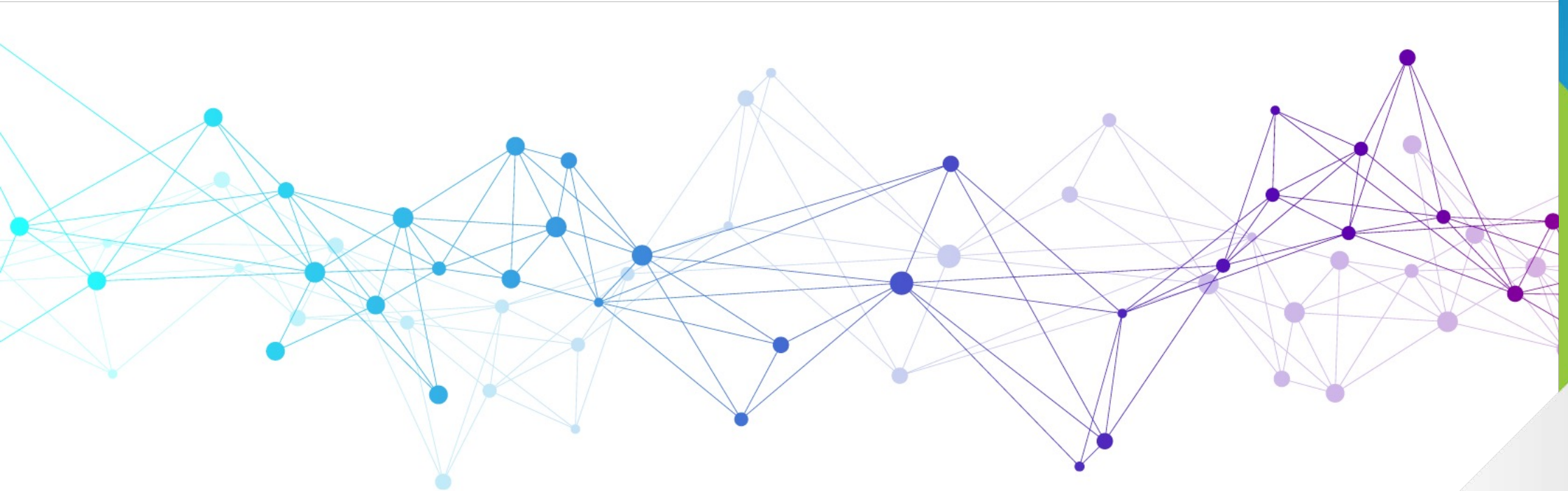
Regulation Z

- Purpose and Scope
- Definitions
- Finance Charge
- Loan Originator Rules
- Advertising
- High Cost Mortgages
- Higher Prices Mortgage Loans
- Valuation Independence

Regulation Z

- HELOC disclosures
- Rescission
- Closed-End Disclosures
 - ARM disclosures
 - Special Information Booklet
 - Loan Estimate
 - Closing Disclosures
- Ability to Repay

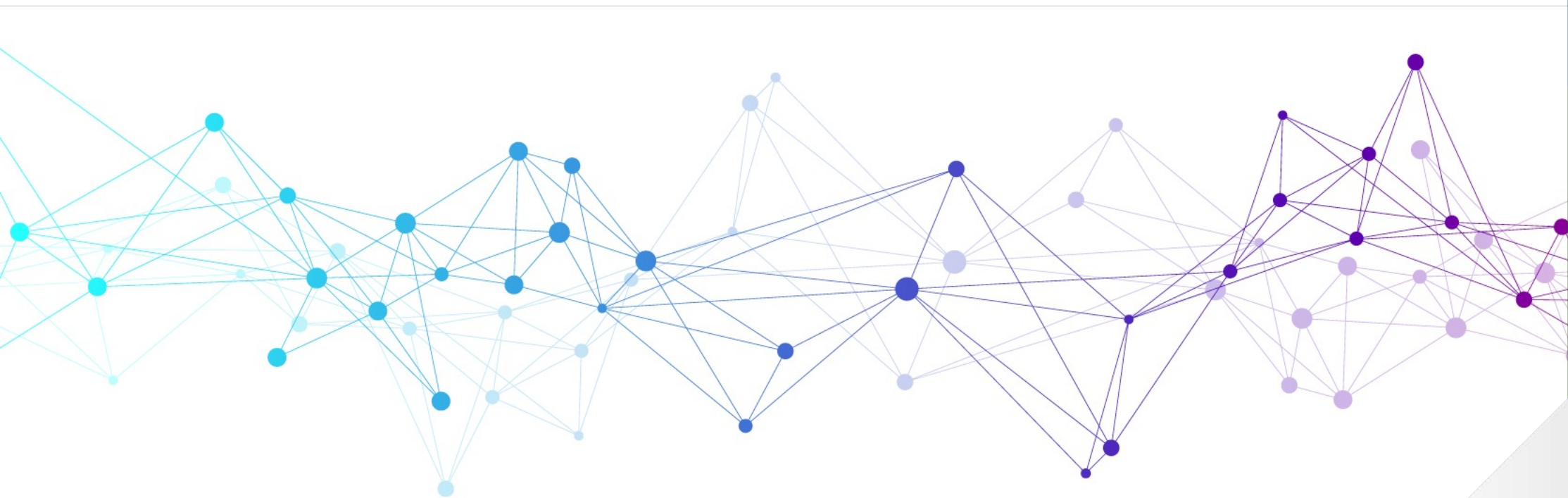
Appraisals



Appraisals

- Interagency Appraisal Guidelines
- NCUA Appraisal Rules

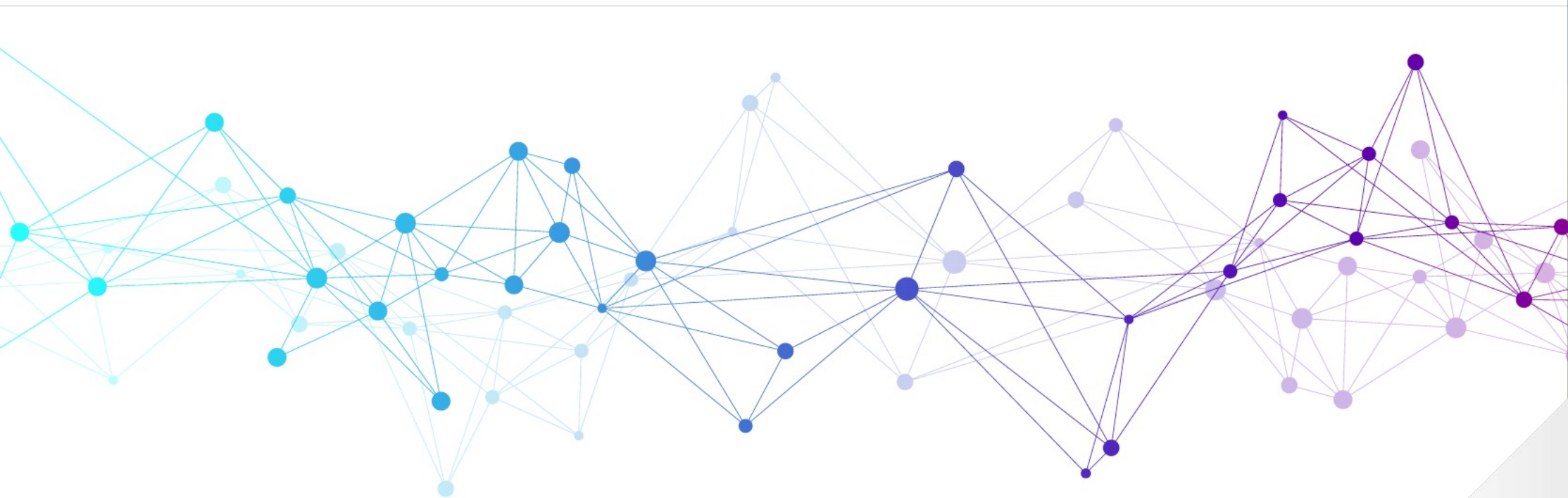
Real Estate Settlement Procedures Act



RESPA

- Coverage
- Prohibition Against Kickbacks and Unearned Fees
- Escrow Accounts
- Homeownership Counseling Notice

E-Sign



E-Sign

- Overview
- Definitions
- Consumer Disclosures

Questions?

Heather Line
Compliance Specialist

heather@utahscreditunions.org

801-599-2168

