

Consumer Protection Statute Applicability

Consumer Protection Statute or Criteria	Residential Mortgages	Consumer Loans	Commercial Loans
Ability-to-Repay	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adjustable Rate Mortgage Disclosure <i>For applicable products</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closing Disclosure <i>For covered transactions under TRID</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Consumer Handbook on Adjustable Rate Mortgages <i>For applicable products</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Insurance Disclosure <i>If credit insurance is offered</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Credit Score Disclosure Exception Notice <i>Or Risk-Based Pricing Notice if risk-based pricing is utilized</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
E-Sign Act <i>If required disclosures or notices are going to be provided electronically. Each channel must have an E-Sign-compliant method.</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fair Credit Reporting Act	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fair Housing Act <i>If dwelling-secured</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Flood Determination <i>If there is a structure or structures involved; also considered a best practice for vacant land the borrower may be building on the land</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Flood Insurance <i>If the property is located within a flood zone and does not meet any applicable exemption</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Flood Notice <i>If the property is located within a flood zone; notice is not required if property is not in a flood zone. Must be provided within a reasonable timeframe prior to closing.</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
HELOC Disclosure <i>If transaction is for a home equity line of credit</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HELOC Handbook <i>If transaction is for a home equity line of credit</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HOEPA Determination <i>Primary residences only</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Home Mortgage Disclosure Act <i>If transaction meets applicable reportable purpose definitions</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Homeownership Counseling Disclosure and List <i>For covered transactions</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HPML Determination <i>Primary residences only</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Consumer Protection Statute Applicability

Consumer Protection Statute or Criteria	Residential Mortgages	Consumer Loans	Commercial Loans
Intent to Proceed <i>If it is covered transaction under TRID</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Loan Estimate <i>For covered transactions under TRID</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Military Lending Act <i>Lot loans <u>are</u> covered</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Notice of Negative Information <i>May be provided at closing or upon delinquency; bank should use one method consistently</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Notice to Home Loan Applicant <i>If secured by a dwelling</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
OFAC Screening	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
PMI Disclosure, if applicable	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Red Flags: Addressing Fraud & Active Duty Alerts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regulation B: Decisioning Timeframes ¹	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regulation B: ECOA Valuations Rule <i>Applies to 1st lien, dwelling-secured loans</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regulation B: Intent to Apply Jointly <i>For transactions between 2+ parties</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Regulation P, Privacy of Consumer Financial Information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Servicemembers Civil Relief Act ²	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TRID Fee Restriction <i>For covered transactions</i>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
USA PATRIOT Act	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Your Home Loan Toolkit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ For commercial borrowers whose gross annual revenues are less than \$1MM, you must follow Reg. B timeframes; for commercial borrowers who gross annual revenues exceed \$1MM, you must notify them of the decision within a reasonable timeframe

² SCRA Notice could apply to commercial loans secured by a dwelling in which an individual is primarily liable