

Index

ABBREVIATIONS

- Equal Credit Opportunity Act, 3:4
- Real Estate Settlement Procedures Act, 1:4
- Truth in Lending Act, 2:4

ACCOUNTING

- Real Estate Settlement Procedures Act (this index)

ADMINISTRATIVE REMEDIES

- Equal Credit Opportunity Act, 3:35

ADVANCE CONSTRUCTION LOANS

- Truth in Lending Act, multiple loans, 2:102

ADVANCE DEPOSITS IN ESCROW ACCOUNTS

- Real Estate Settlement Procedures Act, 1:44, 1:53

ADVERSE ACTION

- Equal Credit Opportunity Act, 3:54

ADVERTISING

- Truth in Lending Act, 2:32, 2:125

AFFILIATED BUSINESS ARRANGEMENTS (AfBA)

- Real Estate Settlement Procedures Act
- disclosure, 1:13, 1:62
- disclosure statement format, 1:62
- limitations, 1:37

AGE

- Equal Credit Opportunity Act, 3:46

AGENCIES

- Equal Credit Opportunity Act, enforcement agencies, 3:24, 3:61

Federal enforcement agencies

- Equal Credit Opportunity Act, 3:24

AGENCIES—Cont'd

- Real Estate Settlement Procedures Act, enforcement agency actions, 1:73
- Truth in Lending Act (TILA), enforcement actions, 2:159

AGGREGATE ACCOUNTING

- Real Estate Settlement Procedures Act, 1:12

AMOUNT FINANCED

- Truth in Lending Act
- general discussion, 2:11, 2:124
- disclosure, 2:12

ANNUAL ESCROW STATEMENT

- Real Estate Settlement Procedures Act, 1:23

ANNUAL PERCENTAGE RATE

- Truth in Lending Act
- computations for closed-end credit transactions, 2:105
- disclosure, 2:14
- oral disclosures, 2:35

APPLICATIONS AND APPLICANTS

- Equal Credit Opportunity Act
- case law, 3:40, 3:53
- evaluation of applications, 3:12
- form of application, 3:9
- information gathering, 3:11
- model application forms, 3:25

APPRAISALS

- Equal Credit Opportunity Act, 3:13, 3:39
- Truth in Lending Act, special rules, valuation independence, 2:97

ARBITRATION

- Equal Credit Opportunity Act, 3:57
- Truth in Lending Act, 2:137, 2:154

RESPA, TILA, HOEPA, AND ECOA

ARITHMETIC STEPS

Real Estate Settlement Procedures Act, escrow accounts, **1:63**

ARMED FORCES

Equal Credit Opportunity Act, **3:50**

ASSIGNMENTS

Truth in Lending Act, assignee liability, **2:134, 2:142**

ASSUMPTION OF LOAN

Truth in Lending Act
general discussion, **2:107**
disclosure policy, **2:26**

ATTORNEYS' FEES

Truth in Lending Act, **2:115**

BAD FAITH

Good Faith (this index)

BANKRUPTCY

Truth in Lending Act, **2:130**

BONA FIDE ERROR DEFENSE

Truth in Lending Act, **2:118**

BROKERS

Truth in Lending Act, mortgage brokers, **2:150**

BUREAU

Real Estate Settlement Procedures Act, **1:58**

BUSINESS CREDIT

Equal Credit Opportunity Act, **3:21**
Equal Credit Opportunity Act (this index)

CANCELLATION OF DEBT

Truth in Lending Act
fees, **2:136**
insurance and, **2:23**

CASE LAW

Equal Credit Opportunity Act, **3:28-3:59**

Real Estate Settlement Procedures Act
general discussion, **1:45 et seq.**
advance deposits in escrow accounts, limitation on

CASE LAW—Cont'd

Real Estate Settlement Procedures Act—Cont'd

requirement of, **1:44, 1:53**

Bureau, authority of, **1:58**

congressional findings and purpose, **1:45**

contracts and liens; validity, **1:56**

definitions, **1:46**

exempted transactions, **1:50**

Federal and State provisions, inconsistency, **1:57**

jurisdiction of courts; limitations, **1:55**

kickbacks and unearned fees, prohibition against, **1:51**

liability of seller, **1:52**

limitations, jurisdiction of courts, **1:55**

servicing of mortgage loans and administration of escrow accounts, **1:49**

special information booklets and good faith estimate, **1:48**

State laws, **1:57**

title companies, **1:52**

truth-in-lending, uniform settlement, and escrow account statements, **1:54**

unearned fees, prohibition against, **1:51**

uniform settlement statement, **1:47**
validity of contracts and liens, **1:56**

Truth in Lending Act

general discussion, **2:111 et seq.**

HELOCS, **2:151 et seq.**

Home Ownership and Equity Protection Act, **2:139 et seq.**

CHARGES

Rates and Charges (this index)

CIVIL LIABILITY

Truth in Lending Act, **2:85**

CIVIL RIGHTS AND DISCRIMINATION

Equal Credit Opportunity Act (this index)

INDEX

CLOSED-END CREDIT

Truth in Lending Act
general discussion, **2:8 et seq.**
annual percentage rate computations for closed-end credit transactions, **2:105**
forms and clauses, **2:104**
integrated mortgage disclosures, **2:43**

CLOSING DISCLOSURE

Integrated mortgage disclosures under TILA, **2:61-2:67, 2:74**

CODIFICATION

Equal Credit Opportunity Act, **3:1**
Real Estate Settlement Procedures Act, **1:1**
Truth in Lending Act, **2:1**

CONSTRUCTION AND INTERPRETATION

Equal Credit Opportunity Act, issuance of staff interpretations, **3:27**
Real Estate Settlement Procedures Act, regulatory interpretations, **1:72**
Truth in Lending Act, issuance of staff interpretations, **2:101**

CONSTRUCTION LOANS

Truth in Lending Act, multiple advance construction loans, **2:102**

CONSUMMATION

Truth in Lending Act, **2:113**

CONTRACTS AND AGREEMENTS

Real Estate Settlement Procedures Act, validity, **1:56**
Truth in Lending Act, contract reference disclosure, **2:25**

COUNTERCLAIMS

Equal Credit Opportunity Act, **3:37**
Truth in Lending Act, **2:131**

COUNTEROFFERS

Equal Credit Opportunity Act, **3:55**

CREDITORS

Debtor and Creditor (this index)

CRIMINAL LAW

Equal Credit Opportunity Act, criminal record, **3:52**
Truth in Lending Act, penalties, **2:84**

DAMAGES

Equal Credit Opportunity Act, **3:58**
Truth in Lending Act, **2:119**

DEBT CANCELLATION

Truth in Lending Act
fees, **2:136**
insurance and, **2:23**

DEBTOR AND CREDITOR

Equal Credit Opportunity Act (this index)
Truth in Lending Act (this index)

DEFENSES

Equal Credit Opportunity Act, **3:37**
Truth in Lending Act
bona fide error defense, **2:118**
good faith immunity defense, **2:117**

DEFICIENCIES

Real Estate Settlement Procedures Act, escrow accounts, **1:21**

DEFINITIONS

Equal Credit Opportunity Act, **3:4, 3:5**
Real Estate Settlement Procedures Act, **1:4, 1:5, 1:46**
Truth in Lending Act, **2:4, 2:5**

DEMAND OR REQUEST

Real Estate Settlement Procedures Act
response to other requests, **1:17**
response to regulatory information requests, **1:19**
Truth in Lending Act, disclosure of demand feature, **2:18**

DEPOSIT

Truth in Lending Act, disclosure, **2:27**

RESPA, TILA, HOEPA, AND ECOA

DISCLOSURE

Real Estate Settlement Procedures Act affiliated business arrangements, **1:13, 1:62** servicing disclosure statement, **1:14** statement format, affiliated business arrangements disclosure, **1:62**

Truth in Lending Act (this index)

DISCRETION

Real Estate Settlement Procedures Act, discretionary payments and escrow accounts, **1:27**

DISCRETIONARY PAYMENTS AND ESCROW ACCOUNTS

Real Estate Settlement Procedures Act, **1:27**

DISCRIMINATION

Equal Credit Opportunity Act (this index)

EARLY DISCLOSURES

Integrated mortgage disclosures, **2:44-2:50**

Truth in Lending Act, **2:29**

ECOA

Equal Credit Opportunity Act (this index)

EMPLOYMENT

Equal Credit Opportunity Act, **3:51**

ENFORCEMENT AGENCIES

Agencies (this index)

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

General discussion, **3:1 et seq.**

Abbreviations, **3:4**

Administrative remedies, **3:35**

Adverse action, **3:54**

Age, **3:46**

Agencies, enforcement, **3:24, 3:61**

Applications and applicants case law, **3:40, 3:53**

evaluation of applications, **3:12**

form of application, **3:9**

EQUAL CREDIT OPPORTUNITY

ACT (ECOA)—Cont'd

Applications and applicants—Cont'd information gathering, **3:11** model application forms, **3:25**

Appraisals, **3:13, 3:39**

Arbitration, **3:57**

Armed forces, **3:50**

Business credit, **3:21**

Case law, **3:28-3:59**

Civil rights and discrimination, generally, **3:6, 3:62**

Claim for relief, stating, **3:33**

Codification, **3:1**

Counterclaim, **3:37**

Counteroffers, **3:55**

Creditors, generally, **3:41**

Criminal record, **3:52**

Damages, **3:58**

Defense, **3:37**

Definitions, **3:4, 3:5**

Discrimination, generally, **3:6, 3:62**

Employment, **3:51**

Enforcement, generally, **3:23**

Enforcement agencies, **3:24, 3:61**

Evidence of discrimination, **3:38**

Evolution of, **3:3**

Exceptions, limited, **3:8**

Extension of credit, **3:14**

Federal enforcement agencies, **3:24**

Form of application, **3:9, 3:25**

Forms

model application forms, **3:25**

sample notification forms, **3:26**

Furnishing of credit information, **3:17**

Gender discrimination, **3:45**

Guarantors, **3:43**

Guidance documents, **3:63**

Homosexuals, **3:45**

Husband and wife, **3:44**

Incentives for self-testing and self-correction, **3:22**

Interpretations, staff, issuance of, **3:27**

Jurisdiction, **3:29**

Limitation of actions, **3:36**

INDEX

EQUAL CREDIT OPPORTUNITY ACT (ECOA)—Cont'd
Limitations and restrictions
 exceptions, 3:8
 information gathering, 3:11
Marital status, 3:44
Medicaid recipients, 3:49
Military status, 3:50
Model application forms, 3:25
Monitoring, 3:15
National origin, 3:48
Notification of action taken
 general discussion, 3:16
 forms, above
 sample notification forms, 3:26
Parties, standing, 3:30
Penalties and liabilities, 3:23
Policy statement on discrimination in lending, 3:62
Prima facie case, 3:32
Prohibitions and limitations, generally, 3:6
Proof of discrimination, 3:38
Public assistance, 3:49
Purpose, 3:28
Racial discrimination, 3:47
Records and recording
 criminal record, 3:52
 retention of records, 3:19, 3:56
Recovery theories, 3:31
Regulation B
 generally, App. III
 Authority, scope and purpose, 1002.1
 Definitions, 1002.2
 Enforcement, penalties and liabilities, 1002.16
 forms and appendices to, 3:24-3:27
 Furnishing of credit information, 1002.10
 General rules, 1002.4
 Incentives for self-testing and self-correction, 1002.15
 Information for monitoring purposes, 1002.13
 Limited exceptions for certain classes of transactions, 1002.3

EQUAL CREDIT OPPORTUNITY ACT (ECOA)—Cont'd
Regulation B—Cont'd
 Notifications, 1002.9
 Record retention, 1002.12
 Relation to state law, 1002.11
 Rules concerning evaluation of applications, 1002.6
 Rules concerning extensions of credit, 1002.7
 Rules concerning requests for information, 1002.5
 Rules on providing appraisals and other valuations, 1002.14
 Special purpose credit programs, 1002.8
Request. Demand or request, above
Restrictions. Limitations and restrictions, above
Retention of records, 3:19, 3:56
Retired military personnel, 3:50
Sample notification forms, 3:26
Self-correction, incentives for, 3:22
Self-testing and self-correction, incentives for, 3:22
Sex discrimination, 3:45
Sovereign immunity, 3:34
Special purpose credit programs, 3:20, 3:59
Spouses, 3:44
Staff interpretations, issuance of, 3:27
Standing, 3:30
State law, relation to, 3:18
Stating claim for relief, 3:33
Statute of limitations, 3:36
Supplementary material, 3:30-3:62
Theories of recovery, 3:31
Waiver, 3:60
Wife, 3:44

EQUITY
Home Ownership and Equity Protection Act
 general discussion, 2:139 *et seq.*
 assignee liability, 2:142
 case law, 2:139 *et seq.*
 evidence of claim, 2:148
 finance charges, 2:144

RESPA, TILA, HOEPA, AND ECOA

EQUITY—Cont'd

Home Ownership and Equity Protection Act—Cont'd
jurisdiction, **2:139**
limitation of actions, **2:140**
pre-closing disclosures, **2:143**
prepayment penalties, **2:145**
proof of claim, **2:148**
rates and charges
 finance charges, **2:144**
remedies, **2:149**
repayment ability, **2:147**
secured transactions, **2:146**
statute of limitations, **2:140**

ESCROW ACCOUNTS

Cancellation notice, integrated
mortgage disclosures, **2:76**
Real Estate Settlement Procedures
Act
 analysis, **1:20**
 annual escrow statement, **1:23**
 arithmetic steps, **1:63**
 discretionary payments, **1:27**
 fees for preparation of escrow
 account statements, prohibition
 of, **1:54**
 initial escrow statement, **1:22**
 limitations, generally, **1:38, 1:44,**
 1:53
 prompt refund of escrow accounts
 upon payoff, **1:28**
 recordkeeping, **1:29**
 servicing of mortgage loans and
 administration of escrow
 accounts
 general discussion, **1:41, 1:49**
 short-year escrow statement, **1:24**
 surpluses, shortages, and deficiencies, **1:21**
 timely payments, **1:25**
 transfer of servicing, escrow
 requirements, **1:26**

EVIDENCE

Equal Credit Opportunity Act, **3:38**
Truth in Lending Act, **2:148**

EXAMINATION PROCEDURES

Mortgage origination examination
procedures, **App. IV**

EXCEPTIONS

Exemptions and Exceptions (this
index)

EXEMPTIONS AND EXCEPTIONS

Equal Credit Opportunity Act, limited
exceptions, **3:8**
Real Estate Settlement Procedures
Act, **1:7, 1:50**
Truth in Lending Act
 general discussion, **2:7, 2:112**
 State exemptions, **2:100**

FEDERAL ENFORCEMENT

AGENCIES

Equal Credit Opportunity Act, **3:24**

FEDERAL TRUTH IN LENDING

ACT (TILA)

General discussion, **2:1 et seq.**
Abbreviations, **2:4**
Advance construction loans, multiple,
 2:102
Advertising, **2:32, 2:125**
Amount financed
 general discussion, **2:11, 2:124**
 disclosure, **2:12**
Annual percentage rate
 computations for closed-end credit
 transactions, **2:105**
 disclosure, **2:14, 2:35**
 oral disclosures, **2:35**
Appraisals, valuation independence,
 special rules, **2:97**
Arbitration, **2:137, 2:154**
Assignee liability, **2:134, 2:142**
Assumption of loan
 general discussion, **2:107**
 disclosure policy, **2:26**
Attorneys' fees, **2:115**
Bankruptcy, **2:130**
Bona fide error defense, **2:118**
Brokers, mortgage, **2:150**
Cancellation of debt
 fees, **2:136**
 insurance and, **2:23**

INDEX

FEDERAL TRUTH IN LENDING ACT (TILA)—Cont'd

Case law

- general discussion, **2:111 et seq.**
- HELOCS, **2:151 et seq.**
- Home Ownership and Equity Protection Act, **2:139 et seq.**

Changes to terms, **2:151**

Civil liability provisions, **2:85**

Closed-end credit

- general discussion, **2:8 et seq.**
- annual percentage rate computations for closed-end credit transactions, **2:105**
- forms and clauses, **2:104**

Codification, **2:1**

Construction loans, multiple advance, **2:102**

Consummation, **2:113**

Contract reference disclosure, **2:25**

Counterclaims, **2:131**

Covered transactions, **2:6**

Credit balances, **2:33**

Creditors, generally, **2:10, 2:122, 2:141**

Criminal penalty provisions, **2:84**

Damages, **2:119**

Debt cancellation

- fees, **2:136**
- insurance and, **2:23**

Defenses

- bona fide error, **2:118**
- good faith immunity defense, **2:117**

Definitions, **2:4, 2:5**

Demand feature, disclosure, **2:18**

Deposit, disclosure, **2:27**

Disclosures and disclosure rules, generally, **2:8 et seq., 2:123**

Duty of servicers of residential mortgages, **2:37**

Early disclosures, **2:29**

Enforcement, generally, **2:84-2:87**

Equity. Home Ownership and Equity Protection Act, below

Error, bona fide error defense, **2:118**

Evidence of claim, **2:148**

Evolution, **2:3**

FEDERAL TRUTH IN LENDING ACT (TILA)—Cont'd

Exemptions

- general discussion, **2:7, 2:112**
- State exemptions, **2:100**

Fees

- attorneys' fees, **2:115**
- debt cancellation fees, **2:136**
- deposit, disclosure, **2:27**

Finance charges

- case law, **2:129**
- closed-end credit, **2:13**
- Home Ownership and Equity Protection Act, **2:144**

Good faith immunity defense, **2:117**

Higher-priced mortgage loans, special rules, **2:90, 2:92**

HOEPA. Home Ownership and Equity Protection Act, below

Home Ownership and Equity Protection Act

- general discussion, **2:139 et seq.**
- assignee liability, **2:142**
- case law, **2:139 et seq.**
- evidence of claim, **2:148**
- finance charges, **2:144**
- jurisdiction, **2:139**
- limitation of actions, **2:140**
- pre-closing disclosures, **2:143**
- prepayment penalties, **2:145**
- proof of claim, **2:148**
- rates and charges, finance charges, **2:144**
- remedies, **2:149**
- repayment ability, **2:147**
- secured transactions, **2:146**
- statute of limitations, **2:140**

Immunity, good faith immunity defense, **2:117**

Insurance, debt cancellation or suspension, **2:23**

Integrated mortgage disclosures, **2:40-2:83**

Interest rate

- general discussion. Rates and charges, below

disclosure, **2:16**

RESPA, TILA, HOEPA, AND ECOA

FEDERAL TRUTH IN LENDING ACT (TILA)—Cont’d
Interpretations, staff, issuance of, **2:101**
Itemization of amount financed, **2:12**
Judicial deference to board’s authority, **2:133**
Jurisdiction, **2:36, 2:139**
Late payments, **2:21**
Limitation of actions, **2:86, 2:114, 2:140**
Mortgage brokers, **2:150**
Multi-party transactions, **2:9**
Multiple advance construction loans, **2:102**
“No-guarantee-to-refinance” statement, **2:28**
Oral disclosures, APR, **2:35**
Payments
ability for repayment, **2:147**
disclosure, **2:16, 2:17**
late payments, **2:21**
prepayment, below
Penalties
criminal penalty provisions, **2:84**
Home Ownership and Equity Protection Act, prepayment penalties, **2:145**
Pleadings, **2:135**
Pre-closing disclosures, **2:143**
Preemption, **2:128**
Prepayment
disclosure, **2:20**
penalties, Home Ownership and Equity Protection Act, **2:145**
Price, disclosure of total sale price, **2:19**
Prohibitions and requirement for dwelling-secured credit, special rules, **2:93**
Proof of claim, **2:148**
Purpose, **2:2**
Rates and charges
annual percentage rate, above closed-end credit transactions, annual percentage rate computations for, **2:105**
disclosure, **2:14, 2:15, 2:17, 2:35, 2:127**

FEDERAL TRUTH IN LENDING ACT (TILA)—Cont’d
Rates and charges—Cont’d
finance charges, above
Home Ownership and Equity Protection Act, above
interest rate disclosure, **2:16**
oral disclosures, **2:35**
payments, disclosure, **2:16, 2:17**
security interest charges disclosure, **2:24**
total payments, disclosure, **2:17**
variable rate disclosure, **2:15, 2:127**
Records
itemization of amount financed, **2:12**
retention, **2:34**
Reference, contract, **2:25**
Refinancing, “no-guarantee-to-refinance” statement, **2:28**
Regulation Z
generally, **App. II**
forms and appendices to, **2:99 et seq.**
Internet Posting of Credit Card Agreements, **1026.58**
Limitations on Fees, **1026.52**
official interpretations
Supplement I, **1026**
Reinstatement, **2:153**
Relationship to other laws, **2:36**
Repayment ability, **2:147**
Rescission, right of, **2:31, 2:116**
Residential mortgages, duty of servicers of, **2:37**
Res judicata, **2:121**
Restitution, **2:120**
Retention of records, **2:34**
Reverse mortgages, **2:91, 2:106**
Safe harbor, **2:152**
Scope, **2:6, 2:7**
Secured transactions
general discussion, **2:22**
case law, **2:126**
disclosure of security interest charges, **2:24**

INDEX

FEDERAL TRUTH IN LENDING

ACT (TILA)—Cont'd

- Secured transactions—Cont'd
 - Home Ownership and Equity Protection Act, 2:146
 - mortgages, above
 - Servicers of residential mortgages, duty of, 2:37
 - Special rules for certain home mortgage transactions generally, 2:88 *et seq.*
 - higher-priced mortgage loans, 2:90, 2:92
 - mortgage transfer disclosures, 2:94
 - Prohibitions and requirement for dwelling-secured credit, 2:93
 - rates and charges, reverse mortgages, 2:106
 - reverse mortgages, 2:91, 2:106
 - valuation independence, 2:97
 - Staff interpretations, issuance of, 2:101
 - State laws
 - effect on, 2:99
 - exemptions, 2:100
 - Statute of limitations, 2:86, 2:114, 2:140
 - Subsequent disclosures, 2:30
 - Suspension of debt, insurance and, 2:23
 - Terms, changes to terms, 2:151
 - Time
 - early disclosures, 2:29
 - late payments, 2:21
 - prepayment, above
 - statute of limitations, 2:86, 2:114, 2:140
 - subsequent disclosures, 2:30
 - Tolerance, 2:132
 - Total of payments, disclosure, 2:17
 - Total sale price, disclosure, 2:19
 - Transfers, special rules, mortgage transfer disclosures, 2:94
 - Uniform guidelines for enforcement, 2:87
 - Valuation independence, special rules, 2:97
 - Variable rate disclosure, 2:15, 2:127

FEES

- Federal Truth in Lending Act
 - attorneys' fees, 2:115
 - debt cancellation fees, 2:136
 - deposit, disclosure, 2:27
- Real Estate Settlement Procedures Act
 - general discussion, 1:34
 - prohibition of fees for preparation of truth-in-lending, uniform settlement, and escrow account statements, 1:54
 - unearned fees, 1:36, 1:42, 1:51

FILES AND FILING

Records and Recording (this index)

FINANCE CHARGES

- Truth in Lending Act
 - case law, 2:129
 - closed-end credit, 2:13
 - Home Ownership and Equity Protection Act, 2:144

GENDER DISCRIMINATION

- Equal Credit Opportunity Act, 3:45

GOOD FAITH ESTIMATE (GFE)

- Real Estate Settlement Procedures Act
 - general discussion, 1:10, 1:48
 - form, instructions, 1:61

GOOD FAITH ESTIMATE (GFE) FORM

- Real Estate Settlement Procedures Act, 1:61

GOOD FAITH IMMUNITY DEFENSE

- Truth in Lending Act, 2:117

GUARANTY

- Equal Credit Opportunity Act, 3:43

GUIDANCE DOCUMENTS

- Equal Credit Opportunity Act (ECOA), 3:63
- Real Estate Settlement Procedures Act, 1:69
- TILA (Truth in Lending Act), 2:156

RESPA, TILA, HOEPA, AND ECOA

HIGHER-PRICED MORTGAGE LOANS

Truth in Lending Act, special rules, **2:90, 2:92**

HOEPA (HOME OWNERSHIP AND EQUITY PROTECTION ACT)

General discussion, **2:139 et seq.**

Assignee liability, **2:142**

Case law, **2:139 et seq.**

Evidence of claim, **2:148**

Finance charges, **2:144**

Jurisdiction, **2:139**

Limitation of actions, **2:140**

Pre-closing disclosures, **2:143**

Prepayment penalties, **2:145**

Proof of claim, **2:148**

Rates and charges, finance charges, **2:144**

Remedies, **2:149**

Repayment ability, **2:147**

Secured transactions, **2:146**

Statute of limitations, **2:140**

HOME OWNERSHIP AND EQUITY PROTECTION ACT

General discussion, **2:139 et seq.**

Assignee liability, **2:142**

Case law, **2:139 et seq.**

Evidence of claim, **2:148**

Finance charges, **2:144**

Jurisdiction, **2:139**

Limitation of actions, **2:140**

Pre-closing disclosures, **2:143**

Prepayment penalties, **2:145**

Proof of claim, **2:148**

Rates and charges, finance charges, **2:144**

Remedies, **2:149**

Repayment ability, **2:147**

Secured transactions, **2:146**

Statute of limitations, **2:140**

HOMOSEXUALS

Equal Credit Opportunity Act, **3:45**

HUD-1 AND HUD-1a SETTLEMENT STATEMENTS

Real Estate Settlement Procedures Act, **1:11, 1:59**

HUSBAND AND WIFE

Equal Credit Opportunity Act, **3:44**

IMMUNITY

Equal Credit Opportunity Act, sovereign immunity, **3:34**

Truth in Lending Act, good faith immunity defense, **2:117**

INCENTIVES

Equal Credit Opportunity Act, incentives for self-testing and self-correction, **3:22**

INITIAL ESCROW STATEMENT

Real Estate Settlement Procedures Act, **1:22**

INSURANCE

Real Estate Settlement Procedures Act

force-placed insurance, **1:30**
title companies and insurance, **1:35, 1:52**

Truth in Lending Act, debt cancellation or suspension, **2:23**

INTERPRETATION

Equal Credit Opportunity Act, issuance of staff interpretations, **3:27**

Real Estate Settlement Procedures Act, regulatory interpretations, **1:72**

Staff interpretations

Equal Credit Opportunity Act, **3:27**
Truth in Lending Act, **2:101**

Truth in Lending Act, issuance of staff interpretations, **2:101**

ITEMIZATION

Truth in Lending Act, itemization of amount financed, **2:12**

JUDICIAL DEFERENCE

Truth in Lending Act, judicial deference to board's authority, **2:133**

JURISDICTION

Equal Credit Opportunity Act, **3:29**

Real Estate Settlement Procedures Act
limitations, **1:55**

INDEX

JURISDICTION—Cont'd
Real Estate Settlement Procedures Act—Cont'd
relationship to other laws and jurisdictions, 1:39
Truth in Lending Act, 2:36, 2:139

KICKBACKS
Real Estate Settlement Procedures Act, 1:36, 1:42, 1:51

LATE PAYMENTS
Truth in Lending Act, 2:21

LIENS
Real Estate Settlement Procedures Act, validity, 1:56

LIMITATION OF ACTIONS
Statute of Limitations (this index)

LIMITATIONS AND RESTRICTIONS
Equal Credit Opportunity Act (this index)
Real Estate Settlement Procedures Act (this index)

LOANS
Truth in Lending Act
general discussion, 2:1 *et seq.*
abbreviations, 2:4
advance construction loans, multiple, 2:102
advertising, 2:32, 2:125
amount financed
general discussion, 2:11, 2:124
disclosure, 2:12
annual percentage rate
computations for closed-end credit transactions, 2:105
disclosure, 2:14, 2:35
oral disclosures, 2:35
appraisals, valuation independence, special rules, 2:97
arbitration, 2:137, 2:154
assignee liability, 2:134, 2:142
assumption of loan
general discussion, 2:107
disclosure policy, 2:26
attorneys' fees, 2:115

LOANS—Cont'd
Truth in Lending Act—Cont'd
bankruptcy, 2:130
bona fide error defense, 2:118
brokers, mortgage, 2:150
cancellation of debt
fees, 2:136
insurance and, 2:23
case law
general discussion, 2:111 *et seq.*
HELOCS, 2:151 *et seq.*
Home Ownership and Equity Protection Act, 2:139 *et seq.*
changes to terms, 2:151
civil liability provisions, 2:85
closed-end credit
general discussion, 2:8 *et seq.*
annual percentage rate computations for closed-end credit transactions, 2:105
forms and clauses, 2:104
codification, 2:1
construction loans, multiple advance, 2:102
consummation, 2:113
contract reference disclosure, 2:25
counterclaims, 2:131
covered transactions, 2:6
credit balances, 2:33
creditors, generally, 2:10, 2:122, 2:141
criminal penalty provisions, 2:84
damages, 2:119
debt cancellation
fees, 2:136
insurance and, 2:23
defenses
bona fide error, 2:118
good faith immunity defense, 2:117
definitions, 2:4, 2:5
demand feature, disclosure, 2:18
deposit, disclosure, 2:27
disclosures and disclosure rules, generally, 2:8 *et seq.*, 2:123
duty of servicers of residential mortgages, 2:37

LOANS—Cont'd

Truth in Lending Act—Cont'd
early disclosures, **2:29**
enforcement, generally, **2:84-2:87**
equity. Home Ownership and
Equity Protection Act, below
error, bona fide error defense,
2:118
evidence of claim, **2:148**
evolution, **2:3**
exemptions
general discussion, **2:7, 2:112**
State exemptions, **2:100**
fees
attorneys' fees, **2:115**
debt cancellation fees, **2:136**
deposit, disclosure, **2:27**
finance charges
case law, **2:129**
closed-end credit, **2:13**
Home Ownership and Equity
Protection Act, **2:144**
good faith immunity defense,
2:117
higher-priced mortgage loans,
special rules, **2:90, 2:92**
Home Ownership and Equity
Protection Act (HOEPA)
general discussion, **2:139 et seq.**
assignee liability, **2:142**
case law, **2:139 et seq.**
evidence of claim, **2:148**
finance charges, **2:144**
jurisdiction, **2:139**
limitation of actions, **2:140**
pre-closing disclosures, **2:143**
prepayment penalties, **2:145**
proof of claim, **2:148**
rates and charges, finance
charges, **2:144**
remedies, **2:149**
repayment ability, **2:147**
secured transactions, **2:146**
statute of limitations, **2:140**
immunity, good faith immunity
defense, **2:117**
insurance, debt cancellation or
suspension, **2:23**

LOANS—Cont'd

Truth in Lending Act—Cont'd
integrated mortgage disclosures,
2:40-2:83
interest rate
general discussion. Rates and
charges, below
disclosure, **2:16**
interpretations, staff, issuance of,
2:101
itemization of amount financed,
2:12
judicial deference to board's
authority, **2:133**
jurisdiction, **2:36, 2:139**
late payments, **2:21**
limitation of actions, **2:86, 2:114,**
2:140
mortgage brokers, **2:150**
multi-party transactions, **2:9**
multiple advance construction
loans, **2:102**
"no-guarantee-to-refinance" state-
ment, **2:28**
oral disclosures, APR, **2:35**
payments
ability for repayment, **2:147**
disclosure, **2:16, 2:17**
late payments, **2:21**
prepayment, below
penalties
criminal penalty provisions,
2:84
Home Ownership and Equity
Protection Act, prepayment
penalties, **2:145**
pleadings, **2:135**
pre-closing disclosures, **2:143**
preemption, **2:128**
prepayment
disclosure, **2:20**
penalties, Home Ownership and
Equity Protection Act,
2:145
price, disclosure of total sale price,
2:19
prohibitions and requirement for
dwelling-secured credit, **2:93**
proof of claim, **2:148**

INDEX

LOANS—Cont'd

Truth in Lending Act—Cont'd
 purpose, 2:2
 rates and charges
 annual percentage rate, above
 closed-end credit transactions,
 annual percentage rate
 computations for, 2:105
 disclosure, 2:14, 2:15, 2:17,
 2:35, 2:127
 finance charges, above
 Home Ownership and Equity
 Protection Act, above
 interest rate disclosure, 2:16
 oral disclosures, 2:35
 payments, disclosure, 2:16, 2:17
 security interest charges
 disclosure, 2:24
 total payments, disclosure, 2:17
 variable rate disclosure, 2:15,
 2:127
records
 itemization of amount financed,
 2:12
 retention, 2:34
reference, contract, 2:25
refinancing, "no-guarantee-to-
 refinance" statement, 2:28
Regulation Z
 generally, App. II
 forms and appendices to, 2:99 et
 seq.
reinstatement, 2:153
relationship to other laws, 2:36
repayment ability, 2:147
rescission, right of, 2:31, 2:116
residential mortgages, duty of
 servicers of, 2:37
res judicata, 2:121
restitution, 2:120
retention of records, 2:34
reverse mortgages, 2:91, 2:106
safe harbor, 2:152
scope, 2:6, 2:7
secured transactions
 general discussion, 2:22
 case law, 2:126

LOANS—Cont'd

Truth in Lending Act—Cont'd
 secured transactions—Cont'd
 disclosure of security interest
 charges, 2:24
 Home Ownership and Equity
 Protection Act, 2:146
 mortgages, above
 servicers of residential mortgages,
 duty of, 2:37
special rules for certain home
 mortgage transactions
 generally, 2:88 et seq.
higher-priced mortgage loans,
 2:90, 2:92
mortgage transfer disclosures,
 2:94
prohibitions and requirement for
 dwelling-secured credit,
 2:93
rates and charges, reverse mort-
 gages, 2:106
reverse mortgages, 2:91, 2:106
 valuation independence, 2:97
staff interpretations, issuance of,
 2:101
state laws
 effect on, 2:99
 exemptions, 2:100
statute of limitations, 2:86, 2:114,
 2:140
subsequent disclosures, 2:30
suspension of debt, insurance and,
 2:23
terms, changes to terms, 2:151
time
 early disclosures, 2:29
 late payments, 2:21
 prepayment, above
 statute of limitations, 2:86,
 2:114, 2:140
subsequent disclosures, 2:30
tolerance, 2:132
total of payments, disclosure, 2:17
total sale price, disclosure, 2:19
transfers, special rules, mortgage
 transfer disclosures, 2:94
uniform guidelines for enforce-
 ment, 2:87

RESPA, TILA, HOEPA, AND ECOA

LOANS—Cont'd

Truth in Lending Act—Cont'd
valuation independence, special
rules, 2:97
variable rate disclosure, 2:15,
2:127

MARITAL STATUS

Equal Credit Opportunity Act, 3:44

MEDICAID RECIPIENTS

Equal Credit Opportunity Act, 3:49

MILITARY STATUS

Equal Credit Opportunity Act, 3:50

MONITORING

Equal Credit Opportunity Act, 3:15

MORTGAGES

Origination examination procedures,
App. IV

**Real Estate Settlement Procedures
Act** (this index)

Truth in Lending Act (this index)

MULTI-PARTY TRANSACTIONS

Federal truth in lending act, 2:9

**MULTIPLE ADVANCE
CONSTRUCTION LOANS**

Truth in Lending Act, 2:102

NATIONAL ORIGIN

Equal Credit Opportunity Act, 3:48

**"NO-GUARANTEE-TO-REFINANCE
STATEMENT"**

Truth in Lending Act, 2:28

NOTICE

Equal Credit Opportunity Act (this
index)

Real Estate Settlement Procedures
Act

affiliated business arrangement
disclosure statement format,
1:62

mortgage service transfers, 1:15

Regulatory notice of error,
response to, 1:18

transfer of servicing, 1:15, 1:66

ORAL DISCLOSURES

Truth in Lending Act, 2:35

PARTIES

Equal Credit Opportunity Act, stand-
ing, 3:30

PAYMENTS

Truth in Lending Act (this index)

PAYOUT

Real Estate Settlement Procedures
Act, prompt refund of escrow
accounts upon payoff, 1:28

PENALTIES

Equal Credit Opportunity Act, 3:23

Truth in Lending Act

criminal penalty provisions, 2:84

Home Ownership and Equity
Protection Act, prepayment
penalties, 2:145

PLEADINGS

Truth in Lending Act, 2:135

POLICY STATEMENT

Equal Credit Opportunity Act, 3:62

PRE-CLOSING DISCLOSURES

Truth in Lending Act, 2:143

PREEMPTION

Truth in Lending Act, 2:128

PREPAYMENT

Home Ownership and Equity Protec-
tion Act, prepayment penalties,
2:145

Truth in Lending Act
disclosure, 2:20

penalties, Home Ownership and
Equity Protection Act, 2:145

PRICE

Truth in Lending Act, disclosure of
total sale price, 2:19

PRIMA FACIE CASE

Equal Credit Opportunity Act, 3:32

PROOF

Evidence (this index)

INDEX

PUBLIC ASSISTANCE
Equal Credit Opportunity Act, **3:49**

RACIAL DISCRIMINATION
Equal Credit Opportunity Act, **3:47**

RATES AND CHARGES
Truth in Lending Act (this index)

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)
General discussion, **1:1 et seq., App. I**
Abbreviations, **1:4**
Accounts and accounting
aggregate accounting, **1:12**
escrow accounts, below
Advance deposits in escrow accounts, limitation on requirement of, **1:44, 1:53**
Affiliated business arrangements (AfBA)
disclosure, **1:13, 1:62**
disclosure statement format, **1:62**
limitations, **1:37**
Agencies, enforcement agency actions, **1:73**
Aggregate accounting, **1:12**
Annual escrow statement, **1:23**
Annual percentage rate, **1:15**
Arithmetic steps, escrow accounts, **1:63**
Bureau, authority of, **1:58**
Case law
general discussion, **1:45 et seq.**
advance deposits in escrow accounts, limitation on requirement of, **1:44, 1:53**
Bureau, authority of, **1:58**
congressional findings and purpose, **1:45**
contracts and liens; validity, **1:56**
definitions, **1:46**
exempted transactions, **1:50**
Federal and State provisions, inconsistency, **1:57**
jurisdiction of courts; limitations, **1:55**
kickbacks and unearned fees, prohibition against, **1:51**

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)
—Cont'd
Case law—Cont'd
liability of seller, **1:52**
limitations, jurisdiction of courts, **1:55**
servicing of mortgage loans and administration of escrow accounts, **1:49**
special information booklets and good faith estimate, **1:48**
State laws, **1:57**
title companies, **1:52**
truth-in-lending, uniform settlement, and escrow account statements, **1:54**
unearned fees, prohibition against, **1:51**
uniform settlement statement, **1:47**
validity of contracts and liens, **1:56**
Codification, **1:1**
Congressional findings and purpose, **1:45**
Construction and interpretation, regulatory interpretations, **1:72**
Contracts and liens; validity, **1:56**
Creditor information, response to statutory request for, **1:17**
Deficiencies in escrow accounts, response to, **1:21**
Definitions, **1:4, 1:5, 1:46**
Delinquent borrowers, continuity of contact with, **1:33**
Demand or request. Requests, below
Disclosure
affiliated business arrangements, **1:13, 1:62**
servicing disclosure statement, **1:14**
statement format, affiliated business arrangements disclosure, **1:62**
Discretionary payments and escrow accounts, **1:27**
Enforcement, generally, **1:39 et seq.**
Enforcement agency actions, **1:73**
Escrow accounts
analysis, **1:20**

RESPA, TILA, HOEPA, AND ECOA

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

—Cont'd

Escrow accounts—Cont'd
annual escrow statement, 1:23
arithmetic steps, 1:63
discretionary payments, 1:27
fees for preparation of escrow account statements, prohibition of, 1:54
initial escrow statement, 1:22
limitations, generally, 1:38, 1:44, 1:53
prompt refund of escrow accounts upon payoff, 1:28
recordkeeping, 1:29
servicing of mortgage loans and administration of escrow accounts
general discussion, 1:41, 1:49
short-year escrow statement, 1:24
surpluses, shortages, and deficiencies, 1:21
timely payments, 1:25
transfer of servicing, escrow requirements, 1:26
Evolution, 1:3
Exemptions and exempted transactions, 1:7, 1:50
Federal and State provisions, inconsistency, 1:57
Fees
general discussion, 1:34
prohibition of fees for preparation of truth-in-lending, uniform settlement, and escrow account statements, 1:54
unearned fees, 1:36, 1:42, 1:51
Files and filing. Escrow accounts, above
GFE Form. Good faith estimate (GFE), below
Good faith estimate (GFE)
general discussion, 1:10, 1:48
form, instructions, 1:61
Guidance documents, 1:69
HUD-1 or HUD-1a settlement statements, 1:11, 1:59

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

—Cont'd

Illustrations of requirements of RESPA, 1:60
Initial escrow statement, 1:22
Insurance
force-placed insurance, 1:30
title companies and insurance, 1:35, 1:52
Interpretations, regulatory, 1:72
Jurisdiction
limitations, 1:55
relationship to other laws and jurisdictions, 1:39
Kickbacks, 1:36, 1:42, 1:51
Liability of seller, 1:52
Limitations and prohibitions, generally, 1:34 et seq.
Notice
affiliated business arrangement disclosure statement format, 1:62
mortgage service transfers, 1:15
transfer of servicing, 1:15, 1:66
Notice of error, regulatory, 1:18
Payoff, prompt refund of escrow accounts upon payoff, 1:28
Prohibitions and limitations, generally, 1:34 et seq.
Purpose, 1:2
Qualified written request (QWR), response to, 1:16
Records and recording. Escrow accounts, above
Refund, prompt refund of escrow accounts upon payoff, 1:28
Regulation X
general discussion, 1:6 et seq.
appendices and forms, 1:59 et seq.
list of homeownership counseling organizations, 1:8
requirements of RESPA and, 1:9 et seq.
Relationship to other laws and jurisdictions, 1:39
Reports, 1:71

INDEX

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)
—Cont'd

Requests

- qualified written request, response to, **1:16**
- response to other requests, **1:17**
- response to regulatory information requests, **1:19**

Response to other requests, **1:17**

Response to regulatory information requests, **1:19**

Servicing of mortgage loans

- general discussion, **1:41, 1:49**
- disclosure statement, **1:65**
- escrow accounts, above
- transfer of servicing, below

Shortages and deficiencies in escrow accounts, response to, **1:21**

Short-year escrow statement, **1:24**

Special information booklets, **1:9, 1:48**

State laws, **1:57**

Supplementary materials

- enforcement agency actions, **1:73**
- guidance documents, **1:69**
- HUD Policy Statements, **1:70**
- interpretations, regulatory, **1:72**
- reports issued, **1:71**

Surpluses, shortages, and deficiencies in escrow accounts, response to, **1:21**

Timely payments from escrow accounts, **1:25**

Title companies and insurance, **1:35, 1:52**

Transfer of servicing

- escrow requirements, **1:26**
- notice, **1:15, 1:66**

Truth-in-lending statements, prohibition of fees for preparation of, **1:54**

Unearned fees, **1:36, 1:42, 1:51**

Uniform settlement statements

- general discussion, **1:47**
- prohibition of fees for preparation of, **1:54**

RECORDS AND RECORDING

Equal Credit Opportunity Act

- criminal record, **3:52**
- retention of records, **3:19, 3:56**

Real Estate Settlement Procedures Act (this index)

Retention of records

- Equal Credit Opportunity Act, **3:19, 3:56**
- Truth in Lending Act, **2:34**

Truth in Lending Act

- itemization of amount financed, **2:12**
- retention, **2:34**

RECOVERY

Equal Credit Opportunity Act, recovery theories, **3:31**

REFERENCES

Truth in Lending Act, contract reference disclosure, **2:25**

REFINANCING

Truth in Lending Act, "no-guarantee-to-refinance" statement, **2:28**

REFUNDS

Real Estate Settlement Procedures Act, prompt refund of escrow accounts upon payoff, **1:28**

Truth in Lending Act (TILA), refund of unearned interest, **2:38**

REGULATION B

Equal Credit Opportunity Act (this index)

REGULATION X

Real Estate Settlement Procedures Act (this index)

REGULATION Z

Truth in Lending Act (this index)

REINSTATEMENT

Truth in Lending Act, **2:153**

RELATIONSHIP TO OTHER LAWS AND JURISDICTIONS

Equal Credit Opportunity Act, **3:18**

Real Estate Settlement Procedures Act, **1:39**

<p>RELATIONSHIP TO OTHER LAWS AND JURISDICTIONS</p> <p>—Cont'd</p> <p>Truth in Lending Act, 2:36</p> <p>REPAYMENT ABILITY</p> <p>Truth in Lending Act, 2:147</p> <p>REPORTS</p> <p>Real Estate Settlement Procedures Act, 1:71</p> <p>REQUEST OR DEMAND</p> <p>Equal Credit Opportunity Act (this index)</p> <p>Real Estate Settlement Procedures Act</p> <p>qualified written request (QWR), response to, 1:16</p> <p>response to other requests, 1:17</p> <p>response to regulatory information requests, 1:19</p> <p>Truth in Lending Act, disclosure of demand feature, 2:18</p> <p>RESCISSION, RIGHT OF</p> <p>Truth in Lending Act, 2:31, 2:116</p> <p>RES JUDICATA</p> <p>Truth in Lending Act, 2:121</p> <p>RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)</p> <p>General discussion, 1:1 et seq.</p> <p>Abbreviations, 1:4</p> <p>Accounts and accounting</p> <p>aggregate accounting, 1:12</p> <p>escrow accounts, below</p> <p>Advance deposits in escrow accounts, limitation on requirement of, 1:44, 1:53</p> <p>Affiliated business arrangements (AfBA)</p> <p>disclosure, 1:13, 1:62</p> <p>disclosure statement format, 1:62</p> <p>limitations, 1:37</p> <p>Agencies, enforcement agency actions, 1:73</p> <p>Aggregate accounting, 1:12</p> <p>Annual escrow statement, 1:23</p> <p>Annual percentage rate, 1:15</p>	<p>RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd</p> <p>Arithmetic steps, escrow accounts, 1:63</p> <p>Bureau, authority of, 1:58</p> <p>Case law</p> <p>general discussion, 1:45 et seq.</p> <p>advance deposits in escrow accounts, limitation on requirement of, 1:44, 1:53</p> <p>Bureau, authority of, 1:58</p> <p>congressional findings and purpose, 1:45</p> <p>contracts and liens; validity, 1:56</p> <p>definitions, 1:46</p> <p>exempted transactions, 1:50</p> <p>Federal and State provisions, inconsistency, 1:57</p> <p>jurisdiction of courts; limitations, 1:55</p> <p>kickbacks and unearned fees, prohibition against, 1:51</p> <p>liability of seller, 1:52</p> <p>limitations, jurisdiction of courts, 1:55</p> <p>servicing of mortgage loans and administration of escrow accounts, 1:49</p> <p>special information booklets and good faith estimate, 1:48</p> <p>State laws, 1:57</p> <p>title companies, 1:52</p> <p>truth-in-lending, uniform settlement, and escrow account statements, 1:54</p> <p>unearned fees, prohibition against, 1:51</p> <p>uniform settlement statement, 1:47</p> <p>validity of contracts and liens, 1:56</p> <p>Codification, 1:1</p> <p>Congressional findings and purpose, 1:45</p> <p>Construction and interpretation, regulatory interpretations, 1:72</p> <p>Contracts and liens; validity, 1:56</p> <p>Creditor information, response to regulatory request for, 1:17</p>
--	--

INDEX

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd

- Deficiencies in escrow accounts, response to, **1:21**
- Definitions, **1:4, 1:5, 1:46**
- Delinquent borrowers, continuity of contact with, **1:33**
- Demand or request. Requests, below
- Disclosure
 - affiliated business arrangements, **1:13, 1:62**
 - servicing disclosure statement, **1:14**
 - statement format, affiliated business arrangements disclosure, **1:62**
- Discretionary payments and escrow accounts, **1:27**
- Enforcement, generally, **1:39 et seq.**
- Enforcement agency actions, **1:73**
- Escrow accounts
 - analysis, **1:20**
 - annual escrow statement, **1:23**
 - arithmetic steps, **1:63**
 - discretionary payments, **1:27**
 - fees for preparation of escrow account statements, prohibition of, **1:54**
 - initial escrow statement, **1:22**
 - limitations, generally, **1:38, 1:44, 1:53**
 - prompt refund of escrow accounts upon payoff, **1:28**
 - recordkeeping, **1:29**
 - servicing of mortgage loans and administration of escrow accounts
 - general discussion, **1:41, 1:49**
 - short-year escrow statement, **1:24**
 - surpluses, shortages, and deficiencies, **1:21**
 - timely payments, **1:25**
 - transfer of servicing, escrow requirements, **1:26**
- Evolution, **1:3**
- Exemptions and exempted transactions, **1:7, 1:50**

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd

- Federal and State provisions, inconsistency, **1:57**
- Fees
 - general discussion, **1:34**
 - prohibition of fees for preparation of truth-in-lending, uniform settlement, and escrow account statements, **1:54**
 - unearned fees, **1:36, 1:42, 1:51**
- Files and filing. Escrow accounts, above
- GFE Form. Good faith estimate (GFE), below
- Good faith estimate (GFE)
 - general discussion, **1:10, 1:48**
 - form, instructions, **1:61**
- Guidance documents, **1:69**
- HUD-1 or HUD-1a settlement statements, **1:11, 1:59**
- Illustrations of requirements of RESPA, **1:60**
- Initial escrow statement, **1:22**
- Insurance
 - force-placed insurance, **1:30**
 - title companies and insurance, **1:35, 1:52**
- Interpretations, regulatory, **1:72**
- Jurisdiction
 - limitations, **1:55**
 - relationship to other laws and jurisdictions, **1:39**
- Kickbacks, **1:36, 1:42, 1:51**
- Liability of seller, **1:52**
- Limitations and prohibitions, generally, **1:34 et seq.**
- Notice
 - affiliated business arrangement disclosure statement format, **1:62**
 - mortgage service transfers, **1:15**
 - regulatory notice of error, response to, **1:18**
 - transfer of servicing, **1:15, 1:66**
- Payoff, prompt refund of escrow accounts upon payoff, **1:28**

RESPA, TILA, HOEPA, AND ECOA

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd

- Prohibitions and limitations, generally, **1:34 et seq.**
- Purpose, **1:2**
- Qualified written request (QWR), response to, **1:16**
- Records and recording. Escrow accounts, above
- Refund, prompt refund of escrow accounts upon payoff, **1:28**
- Regulation X
 - general discussion, **1:6 et seq.**
 - appendices and forms, **1:59 et seq.**
- Relationship to other laws and jurisdictions, **1:39**
- Reports, **1:71**
- Requests
 - response to other requests, **1:17**
 - response to regulatory information requests, **1:19**
- Response to other requests, **1:17**
- Response to regulatory information requests, **1:19**
- Servicing of mortgage loans
 - general discussion, **1:41, 1:49**
 - disclosure statement, **1:65**
 - escrow accounts, above
 - transfer of servicing, below
- Shortages and deficiencies in escrow accounts, response to, **1:21**
- Short-year escrow statement, **1:24**
- Special information booklets, **1:9, 1:48**
- State laws, **1:57**
- Supplementary materials
 - enforcement agency actions, **1:73**
 - guidance documents, **1:69**
 - HUD Policy Statements, **1:70**
 - interpretations, regulatory, **1:72**
 - reports issued, **1:71**
- Surpluses, shortages, and deficiencies in escrow accounts, response to, **1:21**
- Timely payments from escrow accounts, **1:25**
- Title companies and insurance, **1:35, 1:52**

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd

- Transfer of servicing
 - escrow requirements, **1:26**
 - notice, **1:15, 1:66**
- Truth-in-lending statements, prohibition of fees for preparation of, **1:54**
- Unearned fees, **1:36, 1:42, 1:51**
- Uniform settlement statements
 - general discussion, **1:47**
 - prohibition of fees for preparation of, **1:54**

RESTITUTION

- Truth in Lending Act, **2:120**

RESTRICTIONS

- Limitations and Restrictions** (this index)

RETENTION OF RECORDS

- Equal Credit Opportunity Act, **3:19, 3:56**
- Truth in Lending Act, **2:34**

RETIRED PERSONS

- Equal Credit Opportunity Act, retired military personnel, **3:50**

REVERSE MORTGAGES

- Truth in Lending Act, **2:91, 2:106**

SAFE HARBOR

- Truth in Lending Act, **2:152**

SECURED TRANSACTIONS

- Truth in Lending Act (this index)

SELF-CORRECTION

- Equal Credit Opportunity Act, incentives for self-testing and self-correction, **3:22**

SELF-TESTING

- Equal Credit Opportunity Act, incentives for self-testing and self-correction, **3:22**

SERVICING OF MORTGAGE LOANS

- Real Estate Settlement Procedures Act** (this index)

INDEX

SERVICING OF MORTGAGE LOANS—Cont'd
Truth in Lending Act, duty of servicers of residential mortgages, **2:37**

SETTLEMENT
Real Estate Settlement Procedures Act (this index)

SEX DISCRIMINATION
Equal Credit Opportunity Act, **3:45**

SHORTAGES
Real Estate Settlement Procedures Act, escrow accounts, **1:21**

SHORT-YEAR ESCROW STATEMENT
Real Estate Settlement Procedures Act, **1:24**

SOVEREIGN IMMUNITY
Equal Credit Opportunity Act, **3:34**

SPECIAL INFORMATION BOOKLETS
Real Estate Settlement Procedures Act, **1:9, 1:48**

SPECIAL PURPOSE CREDIT PROGRAMS
Equal Credit Opportunity Act, **3:20, 3:59**

SPECIAL RULES FOR CERTAIN HOME MORTGAGE TRANSACTIONS
Rates and charges for reverse mortgages, **2:106**
Reverse mortgages, **2:91, 2:106**
Truth in Lending Act, certain home mortgage transactions generally, **2:88 et seq.**
higher-priced mortgage loans, **2:90, 2:92**
mortgage transfer disclosures, **2:94**
prohibitions and requirement for dwelling-secured credit, **2:93**
rates and charges, reverse mortgages, **2:106**
reverse mortgages, **2:91, 2:106**
valuation independence, **2:97**

SPOUSES
Equal Credit Opportunity Act, **3:44**

STAFF INTERPRETATIONS
Equal Credit Opportunity Act, **3:27**
Truth in Lending Act, **2:101**

STANDING
Equal Credit Opportunity Act, **3:30**

STATE LAWS
Equal Credit Opportunity Act, **3:18**
Truth in Lending Act
effect on, **2:99**
exemptions, **2:100**

STATUTE OF LIMITATIONS
Equal Credit Opportunity Act, **3:36**
Truth in Lending Act, **2:86, 2:114, 2:140**

SUBSEQUENT DISCLOSURES
Truth in Lending Act, **2:30**

SUPPLEMENTARY MATERIALS
Equal Credit Opportunity Act (ECOA), **3:30-3:62**
Real Estate Settlement Procedures Act
enforcement agency actions, **1:73**
guidance documents, **1:69**
HUD Policy Statements, **1:70**
interpretations, regulatory, **1:72**
reports issued, **1:71**
reports issued under "RESPA," **1:71**
Truth in Lending Act (TILA), **2:156-2:159**

SURPLUS
Real Estate Settlement Procedures Act, escrow accounts, **1:21**

SUSPENSION OF DEBT
Truth in Lending Act, insurance and, **2:23**

TERMS
Truth in Lending Act, changes to terms, **2:151**

TILA (TRUTH IN LENDING ACT)
General discussion, **2:1 et seq.**

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Abbreviations, **2:4**
- Advance construction loans, multiple, **2:102**
- Advertising, **2:32, 2:125**
- Amount financed
 - general discussion, **2:11, 2:124**
 - disclosure, **2:12**
- Annual percentage rate
 - computations for closed-end credit transactions, **2:105**
 - disclosure, **2:14, 2:35**
 - oral disclosures, **2:35**
- Appraisals, valuation independence, special rules, **2:97**
- Arbitration, **2:137, 2:154**
- Assignee liability, **2:134, 2:142**
- Assumption of loan
 - general discussion, **2:107**
 - disclosure policy, **2:26**
- Attorneys' fees, **2:115**
- Bankruptcy, **2:130**
- Bona fide error defense, **2:118**
- Brokers, mortgage, **2:150**
- Cancellation of debt fees, **2:136**
 - insurance and, **2:23**
- Case law
 - general discussion, **2:111 et seq.**
 - HELOCS, **2:151 et seq.**
 - Home Ownership and Equity Protection Act, **2:139 et seq.**
- Changes to terms, **2:151**
- Civil liability provisions, **2:85**
- Closed-end credit
 - general discussion, **2:8 et seq.**
 - annual percentage rate computations for closed-end credit transactions, **2:105**
 - forms and clauses, **2:104**
- Codification, **2:1**
- Construction loans, multiple advance, **2:102**
- Consummation, **2:113**
- Contract reference disclosure, **2:25**
- Counterclaims, **2:131**
- Covered transactions, **2:6**

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Credit balances, **2:33**
- Creditors, generally, **2:10, 2:122, 2:141**
- Criminal penalty provisions, **2:84**
- Damages, **2:119**
- Debt cancellation fees, **2:136**
 - insurance and, **2:23**
- Defenses
 - bona fide error, **2:118**
 - good faith immunity defense, **2:117**
- Definitions, **2:4, 2:5**
- Demand feature, disclosure, **2:18**
- Deposit, disclosure, **2:27**
- Disclosures and disclosure rules, generally, **2:8 et seq., 2:123**
- Duty of servicers of residential mortgages, **2:37**
- Early disclosures, **2:29**
- Enforcement, generally, **2:84-2:87**
- Equity. Home Ownership and Equity Protection Act, below
- Error, bona fide error defense, **2:118**
- Evidence of claim, **2:148**
- Evolution, **2:3**
- Exemptions
 - general discussion, **2:7, 2:112**
 - State exemptions, **2:100**
- Fees
 - attorneys' fees, **2:115**
 - debt cancellation fees, **2:136**
 - deposit, disclosure, **2:27**
- Finance charges
 - case law, **2:129**
 - closed-end credit, **2:13**
 - Home Ownership and Equity Protection Act, **2:144**
- Good faith immunity defense, **2:117**
- Higher-priced mortgage loans, special rules, **2:90, 2:92**
- HOEPA. Home Ownership and Equity Protection Act, below
- Home Ownership and Equity Protection Act
 - general discussion, **2:139 et seq.**

INDEX

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Home Ownership and Equity Protection Act—Cont'd
 - assignee liability, **2:142**
 - case law, **2:139 et seq.**
 - evidence of claim, **2:148**
 - finance charges, **2:144**
 - jurisdiction, **2:139**
 - limitation of actions, **2:140**
 - pre-closing disclosures, **2:143**
 - prepayment penalties, **2:145**
 - proof of claim, **2:148**
 - rates and charges, finance charges, **2:144**
 - remedies, **2:149**
 - repayment ability, **2:147**
 - secured transactions, **2:146**
 - statute of limitations, **2:140**
- Immunity, good faith immunity defense, **2:117**
- Insurance, debt cancellation or suspension, **2:23**
- Integrated mortgage disclosures, **2:40-2:83**
- Interest rate
 - general discussion. Rates and charges, below
 - disclosure, **2:16**
- Interpretations, staff, issuance of, **2:101**
- Itemization of amount financed, **2:12**
- Judicial deference to board's authority, **2:133**
- Jurisdiction, **2:36, 2:139**
- Late payments, **2:21**
- Limitation of actions, **2:86, 2:114, 2:140**
- Mortgage brokers, **2:150**
- Multi-party transactions, **2:9**
- Multiple advance construction loans, **2:102**
- “No-guarantee-to-refinance” statement, **2:28**
- Oral disclosures, APR, **2:35**
- Payments
 - ability for repayment, **2:147**
 - disclosure, **2:16, 2:17**

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Payments—Cont'd
 - late payments, **2:21**
 - prepayment, below
- Penalties
 - criminal penalty provisions, **2:84**
 - Home Ownership and Equity Protection Act, prepayment penalties, **2:145**
- Pleadings, **2:135**
- Pre-closing disclosures, **2:143**
- Preemption, **2:128**
- Prepayment
 - disclosure, **2:20**
 - penalties, Home Ownership and Equity Protection Act, **2:145**
 - statement of prepayment amount, **2:39**
- Price, disclosure of total sale price, **2:19**
- Prohibitions and requirement for dwelling-secured credit, **2:93**
- Proof of claim, **2:148**
- Purpose, **2:2**
- Rates and charges
 - annual percentage rate, above
 - closed-end credit transactions, annual percentage rate computations for, **2:105**
 - disclosure, **2:14, 2:15, 2:17, 2:35, 2:127**
 - finance charges, above
 - Home Ownership and Equity Protection Act, above
 - interest rate disclosure, **2:16**
 - oral disclosures, **2:35**
 - payments, disclosure, **2:16, 2:17**
 - refund of unearned interest, **2:38**
 - security interest charges disclosure, **2:24**
 - total payments, disclosure, **2:17**
 - variable rate disclosure, **2:15, 2:127**
- Records
 - itemization of amount financed, **2:12**
 - retention, **2:34**
- Reference, contract, **2:25**

RESPA, TILA, HOEPA, AND ECOA

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Refinancing, "no-guarantee-to-refinance" statement, 2:28
- Regulation Z
 - generally, **App. II**
 - forms and appendices to, 2:99 et seq.
 - Reinstatement, 2:153
 - Relationship to other laws, 2:36
 - Repayment ability, 2:147
 - Rescission, right of, 2:31, 2:116
 - Residential mortgages, duty of servicers of, 2:37
 - Res judicata, 2:121
 - Restitution, 2:120
 - Retention of records, 2:34
 - Reverse mortgages, 2:91, 2:106
 - Safe harbor, 2:152
 - Scope, 2:6, 2:7
 - Secured transactions
 - general discussion, 2:22
 - case law, 2:126
 - disclosure of security interest charges, 2:24
 - Home Ownership and Equity Protection Act, 2:146
 - mortgages, above
- Servicers of residential mortgages, duty of, 2:37
- Special rules for certain home mortgage transactions
 - generally, 2:88 et seq.
 - higher-priced mortgage loans, 2:90, 2:92
 - mortgage transfer disclosures, 2:94
 - prohibitions and requirement for dwelling-secured credit, 2:93
 - rates and charges, reverse mortgages, 2:106
 - reverse mortgages, 2:91, 2:106
 - valuation independence, 2:97
- Staff interpretations, issuance of, 2:101
- State laws
 - effect on, 2:99
 - exemptions, 2:100
- Statute of limitations, 2:86, 2:114, 2:140

TILA (TRUTH IN LENDING ACT)

—Cont'd

- Subsequent disclosures, 2:30
- Supplementary materials, 2:156-2:159
- Suspension of debt, insurance and, 2:23
- Terms, changes to terms, 2:151
- Time
 - early disclosures, 2:29
 - late payments, 2:21
 - prepayment, above
 - statute of limitations, 2:86, 2:114, 2:140
 - subsequent disclosures, 2:30
- Tolerance, 2:132
- Total of payments, disclosure, 2:17
- Total sale price, disclosure, 2:19
- Transfers, special rules, mortgage transfer disclosures, 2:94
- Uniform guidelines for enforcement, 2:87
- Valuation independence, special rules, 2:97
- Variable rate disclosure, 2:15, 2:127

TIME

- Real Estate Settlement Procedures Act, 1:25
- Statute of Limitations** (this index)
- Truth in Lending Act
 - early disclosures, 2:29
 - late payments, 2:21
 - prepayment, 2:20, 2:145
 - statute of limitations, 2:86, 2:114, 2:140
 - subsequent disclosures, 2:30

TITLE COMPANIES

- Real Estate Settlement Procedures Act, 1:35, 1:52

TOLERANCE

- Truth in Lending Act, 2:132

TOTAL OF PAYMENTS

- Truth in Lending Act, disclosure, 2:17

INDEX

TOTAL SALE PRICE

Truth in Lending Act, disclosure, **2:19**

TRANSFER OF SERVICING

Real Estate Settlement Procedures Act
escrow requirements, **1:26**
notice, **1:15, 1:66**
Truth in Lending Act, special rules, mortgage transfer disclosures, **2:94**

TRUTH IN LENDING ACT (TILA)

General discussion, **2:1 et seq.**
Abbreviations, **2:4**
Advance construction loans, multiple, **2:102**
Advertising, **2:32, 2:125**
Amount financed
general discussion, **2:11, 2:124**
disclosure, **2:12**
Annual percentage rate
computations for closed-end credit transactions, **2:105**
disclosure, **2:14, 2:35**
oral disclosures, **2:35**
Appraisals, valuation independence, special rules, **2:97**
Arbitration, **2:137, 2:154**
Assignee liability, **2:134, 2:142**
Assumption of loan
general discussion, **2:107**
disclosure policy, **2:26**
Attorneys' fees, **2:115**
Bankruptcy, **2:130**
Bona fide error defense, **2:118**
Brokers, mortgage, **2:150**
Cancellation of debt
fees, **2:136**
insurance and, **2:23**
Case law
general discussion, **2:111 et seq.**
HELOCs, **2:151 et seq.**
Home Ownership and Equity Protection Act, **2:139 et seq.**
Changes to terms, **2:151**
Civil liability provisions, **2:85**

TRUTH IN LENDING ACT (TILA)

—Cont'd

Closed-end credit
general discussion, **2:8 et seq.**
annual percentage rate computations for closed-end credit transactions, **2:105**
forms and clauses, **2:104**
Codification, **2:1**
Construction loans, multiple advance, **2:102**
Consummation, **2:113**
Contract reference disclosure, **2:25**
Counterclaims, **2:131**
Covered transactions, **2:6**
Credit balances, **2:33**
Crediting of payments, prompt, **2:138**
Creditors, generally, **2:10, 2:122, 2:141**
Criminal penalty provisions, **2:84**
Damages, **2:119**
Debt cancellation
fees, **2:136**
insurance and, **2:23**
Defenses
bona fide error, **2:118**
good faith immunity defense, **2:117**
Definitions, **2:4, 2:5**
Demand feature, disclosure, **2:18**
Deposit, disclosure, **2:27**
Disclosures and disclosure rules, generally, **2:8 et seq., 2:123**
Duty of servicers of residential mortgages, **2:37**
Early disclosures, **2:29**
Enforcement, generally, **2:84-2:87**
Enforcement agency actions, **2:159**
Equity Home Ownership and Equity Protection Act, below
Error, bona fide error defense, **2:118**
Evidence of claim, **2:148**
Evolution, **2:3**
Exemptions
general discussion, **2:7, 2:112**
State exemptions, **2:100**
Fees
attorneys' fees, **2:115**

RESPA, TILA, HOEPA, AND ECOA

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Fees—Cont'd
 - debt cancellation fees, 2:136
 - deposit, disclosure, 2:27
- Finance charges
 - case law, 2:129
 - closed-end credit, 2:13
- Home Ownership and Equity Protection Act, 2:144
- Good faith immunity defense, 2:117
- Guidance documents, 2:156
- Higher-priced mortgage loans, special rules, 2:90, 2:92
- HOEPA. Home Ownership and Equity Protection Act, below
- Home Ownership and Equity Protection Act
 - general discussion, 2:139 *et seq.*
 - assignee liability, 2:142
 - case law, 2:139 *et seq.*
 - evidence of claim, 2:148
 - finance charges, 2:144
 - jurisdiction, 2:139
 - limitation of actions, 2:140
 - pre-closing disclosures, 2:143
 - prepayment penalties, 2:145
 - proof of claim, 2:148
 - rates and charges, finance charges, 2:144
 - remedies, 2:149
 - repayment ability, 2:147
 - secured transactions, 2:146
 - statute of limitations, 2:140
- Immunity, good faith immunity defense, 2:117
- Insurance, debt cancellation or suspension, 2:23
- Integrated mortgage disclosures generally, 2:40-2:83
 - background, 2:40
 - changes permissible in settlement costs and rediscoveries, 2:58
 - clerical errors, corrected final disclosures, 2:70
 - closed end forms and clauses, 2:43
 - closing costs, limits on increases, 2:60

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Integrated mortgage disclosures
 - Cont'd
 - closing disclosure, 2:61-2:67, 2:61-2:74, 2:74
 - construction loans, multiple transfer, 2:83
 - consumer's waiver
 - pre-consummation seven-business-day waiting period, 2:51
 - waiting period before consummation, 2:67
 - corrected final disclosures, 2:68-2:71
 - early disclosures, 2:44-2:50
 - early estimates, disclaimer on, 2:54
 - escrow account cancellation notice, 2:76
 - exemptions, states, 2:81
 - fees, closing disclosure, 2:74
 - fees, limitation on, 2:53
 - final disclosures, 2:61-2:71
 - good faith determination for estimates of closing costs, 2:56
 - introduction, 2:42
 - limitation on fees, 2:53
 - loan estimate, 2:44-2:50
 - multiple transfer construction loans, 2:83
 - percentage rate, accuracy, 2:77
 - pre-consummation seven-business-day waiting period, waiver, 2:51
 - records retention, 2:79
 - repayment in advertisements, 2:78
 - revised disclosures, provision and receipt, 2:59
 - revised estimates, 2:57
 - scope, 2:41
 - settlement service providers, 2:52
 - special information booklet, 2:75
 - state exemptions, 2:81
 - state laws, effect on, 2:80
 - tolerance cures, corrected final disclosures, 2:71

INDEX

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Integrated mortgage disclosures
 - Cont'd
 - transactions involving seller, 2:73
 - transfer disclosures, 2:82
 - verification of information, 2:55
 - waiting period before consummation, consumer's waiver, 2:67
- Interest rate
 - general discussion. Rates and charges, below
 - disclosure, 2:16
- Interpretations, staff, issuance of, 2:101
- Itemization of amount financed, 2:12
- Judicial deference to board's authority, 2:133
- Jurisdiction, 2:36, 2:139
- Late payments, 2:21
- Limitation of actions, 2:86, 2:114, 2:140
- Mortgage brokers, 2:150
- Multi-party transactions, 2:9
- Multiple advance construction loans, 2:102
- "No-guarantee-to-refinance" statement, 2:28
- Oral disclosures, APR, 2:35
- Payments
 - ability for repayment, 2:147
 - disclosure, 2:16, 2:17
 - late payments, 2:21
 - prepayment, below
- Penalties
 - criminal penalty provisions, 2:84
 - Home Ownership and Equity Protection Act, prepayment penalties, 2:145
- Pleadings, 2:135
- Pre-closing disclosures, 2:143
- Preemption, 2:128
- Prepayment
 - disclosure, 2:20
 - penalties, Home Ownership and Equity Protection Act, 2:145
 - statement of prepayment amount, 2:39

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Price, disclosure of total sale price, 2:19
- Prohibitions and requirement for dwelling-secured credit, 2:93
- Prompt crediting of payments, 2:138
- Proof of claim, 2:148
- Purpose, 2:2
- Rates and charges
 - annual percentage rate, above closed-end credit transactions, annual percentage rate computations for, 2:105
 - disclosure, 2:14, 2:15, 2:17, 2:35, 2:127
 - finance charges, above
 - Home Ownership and Equity Protection Act, above
 - interest rate disclosure, 2:16
 - oral disclosures, 2:35
 - payments, disclosure, 2:16, 2:17
 - refund of unearned interest, 2:38
 - security interest charges disclosure, 2:24
 - total payments, disclosure, 2:17
 - variable rate disclosure, 2:15, 2:127
- Records
 - itemization of amount financed, 2:12
 - retention, 2:34
- Reference, contract, 2:25
- Refinancing, "no-guarantee-to-refinance" statement, 2:28
- Regulation Z
 - generally, App. II
 - forms and appendices to, 2:99 et seq.
- Regulatory interpretations, 2:157
- Reinstatement, 2:153
- Relationship to other laws, 2:36
- Repayment ability, 2:147
- Reports issued, 2:158
- Rescission, right of, 2:31, 2:116
- Residential mortgages, duty of servicers of, 2:37
- Res judicata, 2:121
- Restitution, 2:120

RESPA, TILA, HOEPA, AND ECOA

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Retention of records, **2:34**
- Reverse mortgages, **2:91, 2:106**
- Safe harbor, **2:152**
- Scope, **2:6, 2:7**
- Secured transactions
 - general discussion, **2:22**
 - case law, **2:126**
 - disclosure of security interest charges, **2:24**
- Home Ownership and Equity Protection Act, **2:146**
 - mortgages, above
- Servicers of residential mortgages, duty of, **2:37**
- Special rules for certain home mortgage transactions generally, **2:88 et seq.**
 - higher-priced mortgage loans, **2:90, 2:92**
 - mortgage transfer disclosures, **2:94**
 - prohibitions and requirement for dwelling-secured credit, **2:93**
 - rates and charges, reverse mortgages, **2:106**
 - reverse mortgages, **2:91, 2:106**
 - valuation independence, **2:97**
- Staff interpretations, issuance of, **2:101**
- State laws
 - effect on, **2:99**
 - exemptions, **2:100**
- Statute of limitations, **2:86, 2:114, 2:140**
- Subsequent disclosures, **2:30**
- Supplementary materials, **2:156-2:159**
- Suspension of debt, insurance and, **2:23**
- Terms, changes to terms, **2:151**
- Time
 - early disclosures, **2:29**
 - late payments, **2:21**
 - prepayment, above
 - statute of limitations, **2:86, 2:114, 2:140**

TRUTH IN LENDING ACT (TILA)

—Cont'd

- Time—Cont'd
 - subsequent disclosures, **2:30**
- Tolerance, **2:132**
- Total of payments, disclosure, **2:17**
- Total sale price, disclosure, **2:19**
- Transfers, special rules, mortgage transfer disclosures, **2:94**
- Uniform guidelines for enforcement, **2:87**
- Valuation independence, special rules, **2:97**
- Variable rate disclosure, **2:15, 2:127**

TRUTH IN LENDING STATEMENTS

- Real Estate Settlement Procedures Act, prohibition of fees for preparation of truth-in-lending statements, **1:54**

UNEARNED FEES

- Real Estate Settlement Procedures Act, **1:36, 1:42, 1:51**

UNIFORM GUIDELINES

- Truth in Lending Act, enforcement, **2:87**

UNIFORM SETTLEMENT STATEMENTS

- Real Estate Settlement Procedures Act
 - general discussion, **1:47**
 - prohibition of fees for preparation of, **1:54**

VALUATION

- Truth in Lending Act, special rules, valuation independence, **2:97**

VARIABLE RATE

- Truth in Lending Act, disclosure, **2:15, 2:127**

WIFE

- Equal Credit Opportunity Act, **3:44**

WRITING

- Real Estate Settlement Procedures Act, qualified written request, **1:16**