

Index

ABUSIVE ACTS

Dodd-Frank Act expansion, § 5:11

ACCOUNTING

Real Estate Settlement Procedures Act disclosures
(this index)

ADJUSTABLE-RATE LOANS

HUD, disclosure for, § 14:7

Index Tables for Adjustable-Rate Historical Disclosures (this index)

Mortgages. **Adjustable-Rate Mortgages** (this index)

Truth in Lending Act (TILA) loan disclosures, § 2:30

ADJUSTABLE-RATE MORTGAGES

Federal Reserve Board Consumer Booklets, § 21:2

FNMA/FHLMC cost-of-funds ARMs, § 27:1 to 27:4

FNMA/FHLMC one-year ARMs with optional fixed-rate conversion feature, § 22:1 to 22:5

FNMA/FHLMC three-year ARMs, § 25:1 to 25:4

FNMA graduated-payment ARMs, § 26:1 to 26:3

FNMA one-year ARMs with initial 3-, 5-, 7- or 10-year fixed-rate period, § 24:1 to 24:4

FNMA one-year SOFR ARMs, § 23:1 to 23:4

FNMA single-adjustment ARM, § 28:1 to 28:3

How to use the form, § 26:1

Hybrid adjustable rate mortgage products, unfair or deceptive acts or practices, § 5:9, App. 5A

TILA, loans with maturities of more than one year, loan disclosures, § 2:30

Variable rate disclosure for adjustable-rate loan tied to certificate of deposit index without conversion option, § 29:2

ADJUSTMENTS IN INTEREST RATES

Interest Rate Adjustments (this index)

ADVANCES

CRA, advances from FHLB, restrictions on access to, § 12:24

ADVERSE ACTIONS

Equal Credit Opportunity Act, § 9:6, 20:2 to 20:6

ADVERTISING

Consumer leasing, § 3:3

Equal Credit Opportunity Act, fair lending, § 9:16

Truth in Lending Act (TILA) (this index)

AFFILIATED BUSINESS ARRANGEMENTS

RESPA disclosures, § 8:20, 15:10

AFFORDABLE HOUSING PROGRAMS

CRA, § 12:22

AGENCIES

Equal Credit Opportunity Act, federal enforcement agencies, § 9:18

AGGREGATE ACCOUNTING ADJUSTMENT

HUD-1, RESPA disclosures, § App. 8B

AGGREGATE ANALYSIS

RESPA disclosures, § App. 8B, 15:8, 15:9

AGREEMENTS

Contracts and Agreements (this index)

ALTERNATIVE MORTGAGE LOAN LAWS

Federal preemption of state law, § 6:2 to 6:6

ANALYSIS

Real Estate Settlement Procedures Act disclosures
(this index)

ANNUAL ESCROW ACCOUNT REPORTS

Real Estate Settlement Procedures Act disclosures
(this index)

APPEALS

Flood Disaster Protection Act, appeal of flood hazard determinations, § 10:15

“APPLICATION”

Defined, RESPA disclosures, § 8:3

APPLICATIONS

Banking agencies recordkeeping rules, § App. 11E

Equal Credit Opportunity Act Disclosure Requirements (this index)

Lender’s mortgage servicing disclosure due at, form, RESPA disclosures, § 15:5

Uniform Residential Loan Application (Forms 1003 & 1003A), § 16:1 to 16:3

APPRAISALS

Equal Credit Opportunity Act, right to receive copy of, § 9:8, 20:10

ARMED FORCES

Consumer credit for members on active duty, § 7:8

ARMS

Adjustable-Rate Mortgages (this index)

ASSET STATEMENT

Uniform Residential Loan Application, statement of assets and liabilities, § 16:3

ASSUMED LOAN PERIODS

TILA, for computations of total annual loan cost rates, § App. 2D

BALLOON PAYMENT LOANS

FNMA balloon payment loan, OTS disclosure for, § 30:4

Notice of maturity, OTS, § 14:6

BANKING AGENCIES

Applications, recordkeeping rules, § App. 11E

Data system recordkeeping rules, § 11:8

Estimated median family incomes, § App. 11F

Fair housing lending inquiry, OCC, § App. 11E

Family incomes, estimated median, § App. 11F

FFIEC and HUD estimated median family incomes, § App. 11F

Home loan data system recordkeeping rules, § 11:8

HUD estimated median family incomes, § App. 11F

Incomes, estimated median family incomes, § App. 11F

Interagency loan documentation standards, § 11:8

Median family incomes, estimated, § App. 11F

Monthly home loan activity format, OCC, § App. 11D

OCC additional data collection requirements, § 11:8

OCC requirements, recordkeeping rules, § 11:8, App. 11D, App. 11E

Penalties for nondisclosure or improper disclosure, criminal and civil enforcement powers, § 13:8

Recordkeeping rules, generally, § 11:8, App. 11D to App. 11F

Recordkeeping rules (Regulation C), generally, § 11:1

Standards, interagency loan documentation, § 11:8

BANKS

Agencies. **Banking Agencies** (this index)

Preemption of state mortgage laws, federally-chartered lenders, § 6:9

BANK SECRECY ACT

Customer identification and notice, § 10:16

BIANNUAL REVIEW

FHLB member community support, CRA, § 12:23

BILLING ERROR RESOLUTION

TILA, open-end credit loan disclosures, § 2:21, 2:22

BILLING STATEMENTS

TILA, open-end credit disclosures accompanying, § 2:18

BIWEEKLY PAYMENT LOANS

FNMA biweekly payment loans, § 31:1 to 31:2

BOOKLETS FOR CONSUMERS

Federal Reserve Board Consumer Booklets (this index)

RESPA disclosures, § 8:3, 15:11

BUSINESS ARRANGEMENTS

RESPA disclosures, § 8:20, 15:10

BUSINESS CREDIT

Equal Credit Opportunity Act, § 9:7, 20:8, 20:9

CANCELLATION

Truth in Lending Disclosures (this index)

CERTIFICATE OF DEPOSIT RATES

FNMA certificate of deposit indexed ARMs, § 29:1 to 29:4

Index tables for adjustable-rate historical disclosures based on, § 18:3

CFPB COMPLIANCE BULLETIN AND POLICY

Real estate settlement procedures act (RESPA) disclosures, § App. 8C

CHANGE IN INSURANCE PROVIDER

Flood Disaster Protection Act, § 10:13

CHARGE CARDS

Truth in Lending disclosures, § 2:16, 2:26

CIVIL ENFORCEMENT POWERS

Penalties for nondisclosure or improper disclosure, banking agencies, § 13:8

CLOSED-END CREDIT

Consumer leasing, closed-end vehicle lease model disclosure, § 19:3

Equal Credit Opportunity Act, model application forms, § 20:14, 20:15

Truth in Lending Act (TILA) (this index)

CLOSING COSTS

Real Estate Settlement Procedures Act disclosures (this index)

COMMERCIAL COMMUNICATIONS

Mortgage loan related, § 5:10

COMMUNITY DEVELOPMENT TEST

CRA, wholesale or limited purpose institutions, § 12:9

COMMUNITY PROPERTY

Equal Credit Opportunity Act, model application form, § 20:16

COMMUNITY REINVESTMENT ACT (CRA)

General discussion, § 12:1 to 12:25, App. 12A to App. 12D

Advances from FHLB, restrictions on access to, § 12:24

Affordable housing programs

FHLB, § 12:22

Agreements, disclosure of, § 12:25

Biannual review of FHLB member community support, § 12:23

Community development test for wholesale or limited purpose institutions, § 12:9

CRA notices, § App. 12B

Data collection and reporting requirements, § 12:12

Delineation of assessment area, § 12:2

Disclosure of CRA agreements, § 12:25

Distressed nonmetropolitan middle-income geographies, § App. 12D

COMMUNITY REINVESTMENT ACT (CRA)

—Cont'd

- Evaluation standards
 - General discussion, § 12:5 to 12:11
 - Community development test for wholesale or limited purpose institutions, § 12:9
 - Intermediate small institution performance standards, § 12:10
 - Investment test, § 12:7
 - Lending test, § 12:6
 - Limited purpose institutions, community development test for, § 12:9
 - Service test, § 12:8
 - Small institution performance standards, § 12:10
 - Strategic plan, § 12:11
 - Wholesale, community development test for, § 12:9
- Federal Home Loan Bank community support programs
 - General discussion, § 12:21 to 12:24
 - Advances from FHLB, restrictions on access to, § 12:24
 - Affordable housing and community investment programs, § 12:22
 - Biannual review of FHLB member community support, § 12:23
 - Cash advance programs, § 12:22
 - Housing and community investment programs, § 12:22
 - Probation, restriction on access to FHLB advances, § 12:24
 - Restrictions on access to long-term FHLB advances, § 12:24
 - Review of FHLB member community support, § 12:23
- FHLB member community support statement model form, § App. 12C
- Files available to public, § 12:3
- Housing and community investment programs, FHLB, § 12:22
- Interagency questions and answers regarding community reinvestment, § App. 12A
- Intermediate small institution performance standards, § 12:10
- Interstate institutions, special rules for, § 12:20
- Investment
 - Performance rating, § 12:15
 - Test, § 12:7
- Lending performance
 - Rating, § 12:14
 - Test, § 12:6
- Limited purpose institutions
 - Community development test for, § 12:9
 - Rating system, § 12:17
- Long-term FHLB advances, restrictions on access to, § 12:24
- Member community support statement model form, FHLB, § App. 12C

COMMUNITY REINVESTMENT ACT (CRA)

—Cont'd

- Middle-income geographies
 - Distressed or underserved nonmetropolitan, § App. 12D
 - Questions and answers regarding, § App. 12D
- Model form, FHLB member community support statement, § App. 12C
- Nonmetropolitan middle-income geographies, questions and answers regarding, § App. 12D
- Notice, § 12:4, App. 12B
- Performance rating, § 12:13 to 12:19
- Probation, restriction on access to FHLB advances, § 12:24
- Publicly available files, § 12:3
- Rating system
 - General discussion, § 12:13 to 12:19
 - Investment performance rating, § 12:15
 - Lending performance rating, § 12:14
 - Limited purpose institutions, § 12:17
 - Service performance rating, § 12:16
 - Small institution performance standards, § 12:18
 - Strategic plan assessment and rating, § 12:19
 - Wholesale, § 12:17
- Reporting requirements, § 12:12
- Restrictions on access to long-term FHLB advances, § 12:24
- Review of FHLB member community support, § 12:23
- Service performance rating, § 12:16
- Service test, § 12:8
- Small institution performance standards, § 12:10, 12:18
- Special rules for interstate institutions, § 12:20
- Standards for evaluation, § 12:5 to 12:11
- Strategic plans
 - Assessment and rating, § 12:19
 - Evaluation standards, § 12:11
- Underserved nonmetropolitan middle-income geographies, § App. 12D
- Wholesale institutions
 - Community development test for, § 12:9
 - Rating system, § 12:17

COMPLIANCE

- Escrow account limits, analyses of escrow accounts, RESPA disclosures, § 8:11

COMPTROLLER OF THE CURRENCY

- Office of Comptroller of The Currency (this index)

COMPUTERIZED LOAN ORIGINATION NETWORKS

- RESPA disclosures, § 8:21

CONSUMER BOOKLETS

- Federal Reserve Board Consumer Booklets (this index)
- RESPA disclosures, § 8:3, 15:11

CONSUMER LEASING

- General discussion, § 3:1 to 3:7
- A-1, open-end or finance vehicle lease model disclosure, § 19:2
- A-2, closed-end or net vehicle lease model disclosure, § 19:3
- A-3, furniture lease model disclosure, § 19:4
- Advertising provisions, § 3:3
- Closed-end vehicle lease model disclosure (A-2), § 19:3
- Disclosure requirements, § 3:4
- Electronic communication of disclosures, § 3:7
- Exemptions from Truth in Leasing Act, § 3:2
- Finance vehicle lease model disclosure (A-1), § 19:2
- Furniture lease model disclosure (A-3), § 19:4
- Model disclosures
 - General discussion, § 19:1 to 19:4
 - A-1, open-end or finance vehicle lease disclosure, § 19:2
 - A-2, closed-end or net vehicle lease disclosure, § 19:3
 - A-3, furniture lease disclosure, § 19:4
 - Closed-end vehicle lease disclosure (A-2), § 19:3
 - Finance vehicle lease disclosure (A-1), § 19:2
 - Furniture lease disclosure (A-3), § 19:4
 - Net vehicle lease disclosure (A-2), § 19:3
 - Open-end vehicle lease disclosure (A-1), § 19:2
 - Vehicle lease disclosure, § 19:2, 19:3
- Net vehicle lease model disclosure (A-2), § 19:3
- Open-end vehicle lease model disclosure (A-1), § 19:2
- Preemption of inconsistent state law, § 3:6
- Recordkeeping requirements, § 3:5
- Truth in Leasing Act, exemptions from, § 3:2
- Vehicle lease model disclosure, § 19:2, 19:3

CONTRACTS AND AGREEMENTS

- CRA, disclosure of, § 12:25
- Unfair or deceptive consumer credit acts or practices, contract provisions, § 5:3

CONVERTIBLE ARMS

- Variable rate disclosure for adjustable-rate loan tied to certificate of deposit index with conversion option, § 29:3
- Variable rate disclosure for adjustable-rate loan tied to certificate of deposit index without conversion option, § 29:2
- Variable rate disclosure for fixed/adjustable-rate loan tied to 30-day average SOFR index, § 27:3
- Variable rate disclosure for one-year convertible loan with initial fixed-rate period, § 24:3
- Variable rate disclosure for three-year adjustable-rate loan with fixed-rate conversion option, § 25:3
- Variable rate disclosure for three-year adjustable-rate loan without fixed-rate conversion option, § 25:2

COPY OF APPRAISAL

- Equal Credit Opportunity Act, right to receive, § 9:8, 20:10

COSIGNERS

- Unfair or deceptive consumer credit acts or practices, § 5:4

COST-OF-FUNDS ARMS

- FNMA/FHLMC cost-of-funds ARMs, § 27:1 to 27:4

COSTS

- Closing. **Real Estate Settlement Procedures Act disclosures** (this index)
- Truth in Lending Act (TILA)** (this index)

COUNSELING

- Home ownership counseling, § 7:6

COUNTEROFFER

- Equal Credit Opportunity Act, statement of reasons and counteroffer, § 20:5

COUNTY CODES

- Home Mortgage Disclosure Act, state and county codes and MSA/MD Numbers, § App. 11C

CRA

- Community Reinvestment Act (CRA)** (this index)

CREDIT CARD ACCOUNTS

- TILA, loan disclosures, § 2:16, 2:26

CREDIT REPORTING

- Fair Credit Reporting Act (FCRA)** (this index)

CREDIT SCORING SYSTEM

- Equal Credit Opportunity Act, statement of reasons and notice of adverse action, § 20:4

CRIMINAL ENFORCEMENT POWERS

- Penalties for nondisclosure or improper disclosure, banking agencies, § 13:8

DATA

- Banking agencies recordkeeping rules (Regulation C), § 11:8
- CRA, collection and reporting requirements, § 12:12
- Home Mortgage Disclosure Act, data required to be collected, § 11:5

DECEPTIVE ACTS OR PRACTICES

- Unfair or Deceptive Consumer Credit Acts or Practices** (this index)

DEFICIENCIES

- Escrow accounts, RESPA disclosures, § 8:14, 8:17

DEFINITIONS

- Adverse action, Equal Credit Opportunity Act, § 9:6
- “Application”, RESPA disclosures, § 8:3
- Finance charge, Truth in Lending Act (TILA), § 2:3

DENIAL OF CREDIT

- Adverse Actions** (this index)

DENIAL OF CREDIT—Cont'd

Equal Credit Opportunity Act, § 20:2 to 20:6, 20:9

DISCRIMINATION IN LENDING

Interagency policy statement on, Equal Credit Opportunity Act, § App. 9A

DISTRESSED NONMETROPOLITAN

MIDDLE-INCOME GEOGRAPHIES

CRA, § App. 12D

DOCUMENTS

Loan Documents (this index)

Recordkeeping Requirements (this index)

Reporting Requirements (this index)

DODD-FRANK ACT

Expansion UDAP to UDAAP, § 5:11

ECOA

Equal Credit Opportunity Act Disclosure Requirements (this index)

ELECTRONIC COMMUNICATION

Consumer leasing disclosures, § 3:7

Equal Credit Opportunity Act, § 9:20

Truth in Lending Act (TILA) disclosures, § 2:6

ELECTRONIC FUND TRANSACTIONS

TILA, billing error resolution, open-end credit loan disclosures, § 2:22

ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

Excerpt from Title I, § App. 2I

11TH FHLB DISTRICT MEMBER INSTITUTIONS

Index tables for adjustable-rate historical disclosures, monthly weighted average cost of funds, § 18:4

ENFORCEMENT AGENCIES

Equal Credit Opportunity Act, § 9:18

ENFORCEMENT POWERS

Penalties for nondisclosure or improper disclosure, banking agencies, § 13:8

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

DISCLOSURE

General discussion, § 9:1 to 9:20, App. 9A

Additional information, notice of incomplete application and request for, § 20:7

Adverse actions, § 9:6, 20:2 to 20:6

Advertising requirements, fair lending, § 9:16

Agencies, federal enforcement agencies, § 9:18, App. 20A

Applicability, § 9:2

Applications

Evaluation, rules concerning, § 9:10

Forms, model, § 20:12 to 20:16

Notification of incomplete application, § 9:4

Receipt of, § 9:3

Taking, rules concerning, § 9:9

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

DISCLOSURE—Cont'd

Applications—Cont'd

Time within which lender must notify applicant of action on complete application, § 9:5

Appraisal, right to receive copy of, § 9:8, 20:10

Business credit, § 9:7, 20:8, 20:9

Closed-end credit, model application forms, § 20:14, 20:15

Community property, model application form, § 20:16

Consumer's right to receive copy of appraisal, § 9:8

Contents of notification of adverse action and of statement of specific reasons, § 9:6

Copy of appraisal, right to receive, § 9:8, 20:10

Counteroffer, statement of reasons, § 20:5

Credit scoring system, statement of reasons and notice of adverse action, § 20:4

Definition of adverse action, § 9:6

Denial, § 20:2 to 20:6, 20:9

Discrimination in lending, interagency policy statement on, § App. 9A

Electronic communications, requirements regarding, § 9:20

Enforcement agencies, federal, § 9:18, App. 20A

Evaluation of applications, rules concerning, § 9:10

Examination procedure, § App. 9C

Exceptions, § 9:7

Extensions of credit, rules concerning, § 9:11

Fair Credit Reporting Act disclosure, § 20:2, 20:3

Fair lending advertising requirements, § 9:16

Federal enforcement agencies, § 9:18, App. 20A

Forms

General discussion, § 20:1 to 20:16, App. 20A

C-1, general purpose notification of adverse action incorporating Fair Credit Reporting Act disclosure, § 20:2

C-2, short form notice of adverse action incorporating Fair Credit Reporting Act disclosure, § 20:3

C-3, statement of reasons and notice of adverse action, credit scoring system, § 20:4

C-4, statement of reasons, notice of adverse action, counteroffer, § 20:5

C-5, ECOA notice of adverse action with notice of right to receive statement of reasons for denial, § 20:6

C-6, notice of incomplete application and request for additional information, § 20:7

C-7, notice of adverse action taken and statement of reasons (business credit), § 20:8

C-8, disclosure of right to request specific reasons for credit denial given at time of application (business credit), § 20:9

C-9, notice of applicant's right to receive copy of appraisal, § 20:10

C-10, disclosure about non-mortgage credit voluntary data notation, § 20:11

How to use these forms, § 20:1

EQUAL CREDIT OPPORTUNITY ACT (ECOA) DISCLOSURE—Cont'd

Furnishing of credit information to third party, § 9:15
 General purpose notification of adverse action incorporating Fair Credit Reporting Act disclosure (C-1), § 20:2
 Government monitoring information, § 9:14
 HUD regulations on discriminatory impact, § 9:21
 Immunity relating to self-testing programs, § 9:19
 Incomplete application, notification of, § 9:4, 20:7
 Interagency Fair Lending Examination Procedures, § App. 9B
 Interagency policy statement on discrimination in lending, § App. 9A
 Limited immunity relating to self-testing programs, § 9:19
 Model credit applications forms, § 20:12 to 20:16
 Monitoring information, government, § 9:14
 Non-mortgage credit voluntary data notation, disclosure about, § 20:11
 Notification
 Adverse action, § 9:6, 20:2, 20:3, 20:6
 Forms, § 20:3 to 20:8, 20:10
 Incomplete application, § 9:4
 Open-end credit, model application form, § 20:13
 Penalties for nondisclosure or improper disclosure, § 13:7
 Policy statement on discrimination in lending, interagency, § App. 9A
 Protections extend beyond application, § 9:22
 Reasons for denial, § 20:4 to 20:6, 20:9
 Receipt of application, § 9:3
 Record retention requirements, § 9:17
 Reporting credit information, § 9:15
 Requests, § 20:7, 20:9
 Requirements regarding electronic communications, § 9:20
 Restrictions, signature, § 9:12
 Retention of records, § 9:17
 Right to receive copy of appraisal, notice of, § 9:8, 20:10
 Right to receive statement of reasons for denial, § 20:6, 20:9
 Rules concerning applications, § 9:9 to 9:11
 Samples. Forms, above
 Secured credit, model application form, § 20:14, 20:15
 Self-testing programs, limited immunity relating to, § 9:19
 Short form notice of adverse action incorporating FCRA disclosure, § 20:3
 Signature restrictions, § 9:12
 Special purpose credit programs, § 9:13
 Statements
 Interagency policy statement on discrimination in lending, § App. 9A
 Reasons for adverse action, § 9:6, 20:4 to 20:6, 20:8
 Taking of applications, rules concerning, § 9:9

EQUAL CREDIT OPPORTUNITY ACT (ECOA) DISCLOSURE—Cont'd

Third party, furnishing of credit information to, § 9:15
 Time within which lender must notify applicant of action on complete application, § 9:5
 Unsecured credit, model application form, § 20:13, 20:15
 Voluntary data notation, disclosure about non-mortgage credit, § 20:11

ERRORS IN BILLING

TILA, resolution, open-end credit loan disclosures, § 2:21, 2:22

ESCROW ACCOUNTS

Disclosures and limits. **Real Estate Settlement Procedures Act disclosures** (this index)

ESTIMATES

Closing costs, good faith, RESPA disclosures, § 8:4, 15:2
 Median family incomes, banking agencies recordkeeping rules, § App. 11F

EURODOLLAR DEPOSITS

Index tables for adjustable-rate historical disclosures, § 18:6

EVALUATION

Applications, Equal Credit Opportunity Act, § 9:10
 Standards. **Community Reinvestment Act (CRA)** (this index)

EXCEPTIONS

Equal Credit Opportunity Act, § 9:7

EXEMPTIONS

Truth in Leasing Act, consumer leasing, § 3:2
 Truth in Lending Act (TILA), § 2:7

EXPIRATION OF FLOOD INSURANCE

Flood Disaster Protection Act, § 10:14

EXTENSIONS OF CREDIT

Equal Credit Opportunity Act, § 9:11

FAIR CREDIT REPORTING ACT (FCRA)

General discussion, § 10:1 to 10:7, App. 10J, App. 10K
 Contents of consumer reports, § 10:5
 Disclosure, Equal Credit Opportunity Act, § 20:2, 20:3
 Equal Credit Opportunity Act, § 20:2, 20:3
 Forms, § App. 10J, App. 10K
 Identity theft guidelines, § App. 10P
 Improper disclosure, penalties for, § 13:6
 Interagency guidelines concerning the accuracy and integrity of information furnished to consumer reporting agencies, § App. 10Q
 Lenders, requirements on, § 10:6
 Model notices, § App. 10J, App. 10K
 Negative consumer information, model notices for reporting of, § App. 10J

FAIR CREDIT REPORTING ACT (FCRA)—Cont’d

- Nondisclosure, penalties for, § 13:6
- Notices, model, § App. 10J, App. 10K
- Opt-out notice, model, § App. 10K
- Opt-out notice, model, affiliate sharing for marketing purposes, § App. 10O
- Penalties for nondisclosure or improper disclosure, § 13:6
- Preemption of state law, § 10:7
- Prescreen notice, model, § App. 10K
- Red flags, sample list, § App. 10O
- Requirements on lenders and other consumer report users, § 10:6
- Scope, § 10:3
- Sharing information with affiliates, § App. 10M to App. 10O
- State law, preemption of, § 10:7
- Timing for consumer reports, § 10:4

FAIR DEBT COLLECTION PRACTICES ACT

- Truth in lending act (tila), § 2:5

FAIR HOUSING LENDING

- Inquiries, banking agencies recordkeeping rules, OCC, § App. 11E

FAIR LENDING

- Equal Credit Opportunity Act Disclosure Requirements** (this index)

FAMILY INCOMES

- Banking agencies recordkeeping rules, § App. 11F

FANNIE MAE AND FREDDIE MAC MODEL FORMS, § 33:2

- Notes
 - Construction Loan, § 33:4
 - Fixed and Adjustable Rate, § 33:3
 - Renovation Security Instrument, § 33:5
- Riders
 - Construction Loan, § 33:4
 - Fixed and Adjustable Rate, § 33:3
- Uniform Instruments, § 33:1

FAQS

- RESPA disclosures, § App. 8H

FCRA

- Fair Credit Reporting Act** (this index)

FDPA

- Flood Disaster Protection Act** (this index)

FEDERAL ENFORCEMENT AGENCIES

- Equal Credit Opportunity Act, § 9:18

FEDERAL HOME LOAN BANK (FHLB)

- Community support programs. **Community Reinvestment Act (CRA)** (this index)

FEDERALLY-CHARTERED LENDERS

- Preemption of state laws, § 6:9

FEDERALLY RELATED MORTGAGE LOANS

- RESPA disclosures, § 8:2

FEDERAL PREEMPTION

- Preemption of State Laws** (this index)

FEDERAL RESERVE BOARD (FSB)

- Government monitoring information collection form, § App. 11A
- Home Mortgage Disclosure Act, loan/application register, § App. 11A
- Index tables for adjustable-rate historical disclosures, data from Publication H.15, § 18:2, 18:3

FEDERAL RESERVE BOARD CONSUMER BOOKLETS

- General discussion, § 21:1 to 21:3
- ARM booklet, § 21:2
- Home equity line of credit, § 21:3

FEES

- Unearned, RESPA disclosures, § 8:19

FEMA

- Procedure for reviewing flood hazard determinations, Flood Disaster Protection Act, § App. 10H

FFIEC

- Banking agencies, recordkeeping rules, § App. 11F

FHLB

- Federal Home Loan Bank** (this index)

FHLMC

- Fixed-rate loans, § 30:1 to 30:5
- FNMA/FHLMC cost-of-funds ARMs, § 27:1 to 27:4
- FNMA/FHLMC one-year ARMs with optional fixed-rate conversion feature, § 22:1 to 22:5
- FNMA/FHLMC three-year ARMs, § 25:1 to 25:4

FINAL HOME EQUITY LOAN DISCLOSURE

- TILA disclosures, § 32:3

FINANCE CHARGE

- Defined, Truth in Lending Act (TILA), § 2:3

FINANCE LEASE

- Consumer leasing, finance vehicle lease model disclosure (A-1), § 19:2

FIRST TRANSACTION

- TILA, open-end credit, loan disclosures, § 2:14 to 2:17

FIXED-RATE LOANS

- FNMA/FHLMC and FNMA fixed-rate loans, § 30:1 to 30:5
- FNMA one-year ARMs with initial 3-, 5-, 7- or 10-year fixed-rate period, § 24:1 to 24:4
- Truth in lending disclosure for fixed-rate second mortgage loans, § 32:4
- Variable rate disclosure for three-year adjustable-rate loan with fixed-rate conversion option, § 25:3

FIXED-RATE LOANS—Cont'd

Variable rate disclosure for three-year adjustable-rate loan without fixed-rate conversion option, § 25:2

FIXED-RATE SECOND MORTGAGE LOANS

Truth in lending disclosure for fixed-rate second mortgage loans, § 32:4

FLOOD DISASTER PROTECTION ACT (FDPA)

General discussion, § 10:1, 10:8 to 10:16, App. 10A to App. 10Q

Amount of required insurance, § 10:10

Appeal of flood hazard determinations, § 10:15

Bank Secrecy Act, customer identification and notice, § 10:16

Change of servicer, § 10:13

Escrow, § 10:11

Expiration of flood insurance, § 10:14

FEMA procedure for reviewing flood hazard determinations, § App. 10H App. 10C

Flood hazard determination

Appeal of, § 10:15

FEMA procedure for reviewing, § App. 10H

Form, standard, § 10:9, App. 10G

Forced placement of flood insurance, § 10:12

Forms

Sample flood disaster protection notification, § App. 10F

Standard flood hazard determination form, § 10:9, App. 10G

Improper disclosure, penalties for, § 13:10

Interagency questions and answers regarding flood insurance, § App. 10I

Nondisclosure, penalties for, § 13:10

Notifications

General discussion, § 10:11

Sample flood disaster protection, § App. 10F

Penalties for nondisclosure or improper disclosure, § 13:10

Questions and answers regarding flood insurance, interagency, § App. 10I

Required insurance amount, § 10:10

Review of flood hazard determinations, FEMA procedure for, § App. 10H

Sample flood disaster protection notification, § App. 10F

Servicer, change of, § 10:13

Standard flood hazard determination form, § 10:9, App. 10G

FLOOD HAZARD DETERMINATION

Flood Disaster Protection Act (this index)

FLOOD INSURANCE

Flood Disaster Protection Act (this index)

FNMA BIWEEKLY PAYMENT LOANS

General discussion, § 31:1 to 31:2

Truth in lending disclosure, § 31:2

FNMA CERTIFICATE OF DEPOSIT INDEXED ARMS

General discussion, § 29:1 to 29:4

Truth in lending disclosure, § 29:4

Variable rate disclosure for adjustable-rate loan tied to certificate of deposit index with conversion option, § 29:3

Variable rate disclosure for adjustable-rate loan tied to certificate of deposit index without conversion option, § 29:2

FNMA/FHLMC AND FNMA FIXED-RATE LOANS

General discussion, § 30:1 to 30:5

FNMA/FHLMC fixed-rate graduated payment loan, § 30:2

FNMA fixed-rate "growing equity" loan, § 30:3

Office of thrift supervision disclosure for FNMA balloon payment loan, § 30:4

Truth in lending disclosure, § 30:5

FNMA/FHLMC COST-OF-FUNDS ARMS

General discussion, § 27:1 to 27:4

Truth in lending disclosure, § 27:4

Variable rate disclosure for adjustable-rate loan tied to 30-day average SOFR index, § 27:2

Variable rate disclosure for fixed/adjustable-rate loan tied to 30-day average SOFR index, § 27:3

FNMA/FHLMC ONE-YEAR ARMS WITH OPTIONAL FIXED-RATE CONVERSION FEATURE

General discussion, § 22:1 to 22:5

Truth in lending disclosure, § 22:5

Variable rate disclosure for convertible one-year adjustable-rate loan with two percent limit on rate adjustments, § 22:4

Variable rate disclosure for one-year adjustable-rate loan limiting annual interest rate adjustments to one percentage point, § 22:2

Variable rate disclosure for one-year adjustable-rate loan with two percent limit on rate adjustments, § 22:3

FNMA/FHLMC THREE-YEAR ARMS

General discussion, § 25:1 to 25:4

Truth in lending disclosure, § 25:4

Variable rate disclosure for three-year adjustable-rate loan with fixed-rate conversion option, § 25:3

Variable rate disclosure for three-year adjustable-rate loan without fixed-rate conversion option, § 25:2

FNMA GRADUATED-PAYMENT ARMS

General discussion, § 26:1 to 26:3

Truth in lending disclosure, § 26:3

Variable rate disclosure for adjustable-rate loan, § 26:2

FNMA ONE-YEAR ARMS WITH INITIAL 3-, 5-, 7- OR 10-YEAR FIXED-RATE PERIOD

General discussion, § 24:1 to 24:4

Truth in lending disclosure, § 24:4

**FNMA ONE-YEAR ARMS WITH INITIAL 3-, 5-, 7-
OR 10-YEAR FIXED-RATE PERIOD—Cont'd**

Variable rate disclosure for one-year convertible loan
with initial fixed-rate period, § 24:3

Variable rate disclosure for one-year nonconvertible
loan with initial fixed-rate period, § 24:2

FNMA ONE-YEAR SOFR ARMS

General discussion, § 23:1 to 23:4

Truth in lending disclosure, § 23:4

Variable rate disclosure for convertible one-year SOFR
ARM, § 23:3

Variable rate disclosure for nonconvertible one-year
SOFR ARM, § 23:2

FNMA SINGLE-ADJUSTMENT ARM

General discussion, § 28:1 to 28:3

Disclosure for single-adjustment ARM, § 28:2

Truth in lending disclosure, § 28:3

FORCED PLACEMENT OF FLOOD INSURANCE

Flood Disaster Protection Act, § 10:12

FRAUD

Unfair or Deceptive Consumer Credit Acts or Prac-
tices (this index)

FSB

Federal Reserve Board (this index)

FURNITURE

Consumer leasing, furniture lease model disclosure
(A-3), § 19:4

GOOD FAITH

Estimate of closing costs, RESPA disclosures, § 8:4,
15:2

GRADUATED-PAYMENT ARMS

FNMA/FHLMC fixed-rate graduated payment loan,
§ 30:2

FNMA graduated-payment ARMs, § 26:1 to 26:3

GROWING EQUITY LOANS

FNMA fixed-rate “growing equity” loan, § 30:3

GUIDE TO REQUIRED LOAN DISCLOSURES

Loan Type, § App. 1A

Type of Lender, § App. 1B

HIGH-COST INSTALLMENT LOANS

Unfair or deceptive consumer credit acts or practices,
§ 5:12

HIGH-RATE MORTGAGES

Truth in Lending Disclosures (this index)

HMDA

Home Mortgage Disclosure Act (this index)

HOME EQUITY LINES OF CREDIT

General discussion, § 32:1 to 32:3, 32:5

Federal Reserve Board consumer booklets, § 21:3

Final truth in lending disclosure, § 32:3

HOME EQUITY LINES OF CREDIT—Cont'd

Initial truth in lending disclosure, § 32:2

Loan documents, § 32:5

Truth in Lending Act (TILA) (this index)

HOME LOAN DATA SYSTEM

Banking agencies recordkeeping rules (Regulation C),
§ 11:8

HOME MORTGAGE DISCLOSURE ACT (HMDA)

General discussion, § 11:1 to 11:6, App. 11A to App.
11C

Collecting loan data, § 11:4

Data required to be collected, § 11:5

Federal reserve board loan

Application register, § App. 11A

Code sheet, § App. 11A

Government monitoring information collection form,
§ App. 11A

Format of HMDA disclosure statement provided to the
public, § App. 11B

Lenders subject to HMDA, § 11:3

Public disclosure, § 11:6

Reporting requirements and public disclosure, § 11:6

State and county codes and MSA/MD numbers, § App.
11C

HOME OWNERSHIP COUNSELING

General discussion, § 7:6

Armed forces members on active duty, consumer credit,
§ 7:8

Consumer credit for armed forces members on active
duty, § 7:8

Model notice directing applicants to housing
counselors, § App. 7A

SCRA rights, notice to borrowers in default of, § 7:7

HOUSING AND URBAN DEVELOPMENT

HUD (this index)

HOUSING INVESTMENT PROGRAMS

CRA, FHLB, § 12:22

HOW TO USE THIS BOOK

General discussion, § 1:2

HUD

Adjustable rate loans, disclosure for, § 14:7

Adjustments, notices of, § 14:7 to 14:9

Banking agencies, estimated median family incomes,
§ App. 11F

Consumer choice disclosure, § 7:4

Disclosure forms, § 14:7 to 14:9

Informed consumer choice disclosure, § 7:4, 14:9

Insured mortgage disclosures, § 7:1 et seq.

Mortgage disclosures, § 7:1 et seq., App. 7B

Notices of adjustments, § 14:1, 14:7 to 14:9

Payment adjustment, notice for, § 14:8

Penalties for nondisclosure or improper disclosure,
§ 13:11

HUD—Cont'd

- Prepayment disclosures, § 7:5
- Rate and payment adjustment, notice for, § 14:8
- Sample prepayment disclosure notices, § App. 7B
- SCRA rights, notice to borrowers in default of, § 7:7
- Statements of Policy. **Real Estate Settlement Procedures Act disclosures** (this index)

HUD-1 AGGREGATE ACCOUNTING ADJUSTMENT

- RESPA disclosures, § App. 8B

HUD-1 SETTLEMENT STATEMENT

- General discussion, § 8:5
- Form, RESPA disclosures, § 15:3

HUD-1A SETTLEMENT STATEMENT

- General discussion, § 8:5
- Form, RESPA disclosures, § 15:4

HYBRID ADJUSTABLE RATE MORTGAGE PRODUCTS

- Unfair or deceptive consumer credit acts or practices, § 5:9, App. 5A

IDENTITY THEFT GUIDELINES

- Fair Credit Reporting Act (FCRA), § App. 10P

IMMUNITY

- Equal Credit Opportunity Act, self-testing programs, § 9:19

IMPROPER DISCLOSURE

- Penalties for Nondisclosure or Improper Disclosure** (this index)

INCOMES

- Banking agencies, estimated median family incomes, § App. 11F
- Standards for determining monthly debt and income, § App. 2J

INCOMPLETE APPLICATIONS

- Equal Credit Opportunity Act, notification, § 9:4, 20:7

INDEXES

- FNMA certificate of deposit indexed ARMs, § 29:1 to 29:4
- Index Tables for Adjustable-rate Historical Disclosures** (this index)
- OCC disclosure requirements, § 4:5

INDEX TABLES FOR ADJUSTABLE-RATE HISTORICAL DISCLOSURES

- General discussion, § 18:1 to 18:7
- Average cost of funds for 11th FHLB district member institutions, § 18:4
- Certificate of deposit rates, index based on, § 18:3
- 11th FHLB district member institutions, monthly weighted average cost of funds for, § 18:4
- Eurodollar deposits (London) annualized rate, § 18:6
- Federal Reserve Board publication H.15, § 18:2, 18:3

INDEX TABLES FOR ADJUSTABLE-RATE**HISTORICAL DISCLOSURES—Cont'd**

- Monthly weighted average cost of funds for 11th FHLB district member institutions, § 18:4
- Negotiable certificate of deposit rates, index based on, § 18:3
- Prime rate as published by the Wall Street Journal, § 18:5
- U.S. Treasury securities, indexes based on, § 18:2
- Wall Street Journal, based on prime rate as published in, § 18:5
- Weighted average cost of funds for 11th FHLB district member institutions, monthly, § 18:4

INFORMED CONSUMER CHOICE DISCLOSURE

- HUD, § 7:4, 14:9

INITIAL ESCROW ACCOUNT REPORTS

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

INITIAL HOME EQUITY LOAN DISCLOSURE

- TILA disclosures, § 32:2

INSURANCE

- Change in Insurance Provider** (this index)
- Flood Disaster Protection Act** (this index)
- HUD insured mortgage disclosures, § 7:2 et seq.

INTERAGENCY ISSUES

- Accuracy and integrity of information furnished to consumer reporting agencies, § App. 10Q
- Banking agencies, interagency loan documentation standards, § 11:8
- CRA, questions and answers regarding community reinvestment, § App. 12A
- Equal Credit Opportunity Act (ECOA) Disclosure** (this index)
- Flood Disaster Protection Act, questions and answers regarding flood insurance, § App. 10I

INTEREST RATE ADJUSTMENTS

- Adjustable-Rate Loans** (this index)
- HUD, notices of, § 14:1, 14:7 to 14:9
- Index Tables for Adjustable-Rate Historical Disclosures** (this index)
- OTS, notice of, § 14:1 to 14:6
- Variable rate disclosure for adjustable-rate loan, § 26:2
- Variable rate disclosure for one-year adjustable-rate loan limiting annual interest rate adjustments to one percentage point, § 22:2

INTEREST RATES

- Adjustments. **Interest Rate Adjustments** (this index)
- Index Tables for Adjustable-rate Historical Disclosures** (this index)
- Variable rate disclosure for convertible one-year SOFR ARM, § 23:3
- Variable rate disclosure for nonconvertible one-year SOFR ARM, § 23:2

INDEX

INTERMEDIATE SMALL INSTITUTION

CRA performance standards, § 12:10

INTERSTATE INSTITUTIONS

CRA, special rules, § 12:20

INVESTMENT

CRA, § 12:7, 12:15

KICKBACKS

RESPA disclosures, § 8:19

LATE CHARGES

Unfair or deceptive consumer credit acts or practices,
§ 5:5

LEASING

Consumer Leasing (this index)

LENDER PAYMENTS TO MORTGAGE BROKERS

Statements of Policy, HUD, § App. 8F

LENDING PERFORMANCE

CRA, § 12:6, 12:14

LIABILITY STATEMENT

Uniform Residential Loan Application, statement of
assets and liabilities, § 16:3

LIBOR

London Interbank Offer Rate (this index)

LIMITATIONS

Escrow accounts. Real Estate Settlement Procedures
Act disclosures (this index)

Truth in Lending Act (TILA) (this index)

Variable rate disclosure for adjustable-rate loan, § 26:2

Variable rate disclosure for convertible one-year adjust-
able-rate loan with two percent limit on rate
adjustments, § 22:4

Variable rate disclosure for one-year adjustable-rate
loan limiting annual interest rate adjustments to
one percentage point, § 22:2

Variable rate disclosure for one-year adjustable-rate
loan with two percent limit on rate adjustments,
§ 22:3

LIMITED IMMUNITY

Equal Credit Opportunity Act, self-testing programs,
§ 9:19

LIMITED PURPOSE INSTITUTIONS

CRA, § 12:9, 12:17

LOAN DOCUMENTS

Home equity line of credit note, § 32:5

LOAN ORIGINATION NETWORKS

Computerized, RESPA disclosures, § 8:21

LOANS

Application

Supplemental Consumer Information (Form 1103),
§ 16:7

LOANS—Cont'd

Application—Cont'd

Uniform Residential Loan

Form 1003 (eff. 1/2021), § 16:4

Form 1003 (eff. 1/2021) (Spanish), § 16:5

Form 1003 and 1003S, § 16:2

How to use, § 16:1

Revised Form 1003 Instructions, § 16:6

Mortgages (this index)

OTS, § 14:1 to 14:6

Truth in Lending Act (TILA) (this index)

LONDON INTERBANK OFFER RATE (LIBOR)

LIBOR replaced by SOFR, § 1:3

LONG-TERM FHLB ADVANCES

CRA, restrictions on access to, § 12:24

MATURITY OF LOANS

OTS, notice of maturity of balloon payment loan,
§ 14:6

TILA, residential mortgage loans, disclosures, § 2:30

MEDIAN FAMILY INCOMES

Banking agencies recordkeeping rules, § App. 11F

MEMBER COMMUNITY SUPPORT STATEMENT

CRA model form, FHLB, § App. 12C

MIDDLE-INCOME GEOGRAPHIES

CRA, § App. 12D

MILITARY

Armed forces members on active duty, consumer credit,
§ 7:8

MODEL FORMS

Consumer Leasing (this index)

Fair Credit Reporting Act, model notices, § App. 10J,
App. 10K

MONITORING

Equal Credit Opportunity Act, § 9:14

MONTHLY HOME LOAN ACTIVITY FORMAT

Banking agencies recordkeeping rules, OCC, § App.
11D

MORTGAGES

Adjustable-Rate Mortgages (this index)

Commercial communication, mortgage loan related,
§ 5:10

Federally related, RESPA disclosures, § 8:2

Home Mortgage Disclosure Act (this index)

HUD's mortgage disclosures, § 7:1 et seq., App. 7B

Preemption of State Laws (this index)

Servicing, § 8:22 et seq., 15:6

Truth in Lending Act (TILA) (this index)

Uniform Residential Loan Application (Forms 1003 &
1003A), § 16:1 to 16:3

MORTGAGE SERVICING TRANSFERES

Real estate settlement procedures act (RESPA) disclosures, § **App. 8C**

MOTOR VEHICLES

Consumer leasing, vehicle lease model disclosure, § **19:2, 19:3**

MSA/MD NUMBERS

Home Mortgage Disclosure Act, state and county codes and MSA/MD numbers, § **App. 11C**

NATIONAL CREDIT UNION ADMINISTRATION

AMPTA regulations, preemption of state mortgage laws, § **6:5**

NEGATIVE CONSUMER INFORMATION

Fair Credit Reporting Act, model notices for reporting, § **App. 10J**

NONCONVERTIBLE ARMS

FNMA one-year SOFR ARMs, § **23:1 to 23:4**

Variable rate disclosure for adjustable-rate loan tied to 30-day average SOFR index, § **27:2**

Variable rate disclosure for one-year nonconvertible loan with initial fixed-rate period, § **24:2**

Variable rate disclosure for three-year adjustable-rate loan without fixed-rate conversion option, § **25:2**

NONDISCLOSURE

Penalties for Nondisclosure or Improper Disclosure (this index)

NONMETROPOLITAN MIDDLE-INCOME GEOGRAPHIES

CRA, questions and answers regarding, § **App. 12D**

NOTICE AND NOTIFICATION

CRA, § **12:4, App. 12B**

Disclosures (this index)

Equal Credit Opportunity Act Disclosure Requirements (this index)

Escrow account cancellation notice

Truth in lending, § **2:39**

Fair Credit Reporting Act, models, § **App. 10J, App. 10K**

Flood Disaster Protection Act (this index)

HUD, notices of adjustments, § **14:1, 14:7 to 14:9**

Model notice directing applicants to housing counselors, § **App. 7A**

OTS, § **14:1 to 14:6**

Right to rescind, Truth in Lending Act (TILA), § **2:35**

TILA, right to rescind, § **2:35**

Transfer of mortgage servicing, RESPA disclosures, § **15:6**

OCC

Office of Comptroller of The Currency (this index)

OFFICE OF COMPTROLLER OF THE CURRENCY

Banking agencies, recordkeeping rules, § **App. 11D, App. 11E**

Banking agencies, recordkeeping rules (Regulation C), § **11:8**

Disclosure requirements of, § **4:1, 4:3 to 4:5**

Indexes, disclosure requirements, § **4:5**

Penalties for nondisclosure or improper disclosure, § **13:4**

Preemption of state mortgage laws, § **6:4**

Preemptive effect of OCC regulations, § **4:5, 4:6**

OFFICE OF HOUSING AND URBAN DEVELOPMENT

HUD (this index)

OFFICE OF THRIFT SUPERVISION (OTS)

General discussion, § **6:3**

Balloon payment loan, notice of maturity of, § **14:6**

Disclosure requirements of, § **4:1, 4:2**

FNMA balloon payment loan, § **30:4**

Interest rate adjustments, notices of, § **14:3 to 14:5**

Loan disclosures and notices of adjustments, § **14:1 to 14:6**

Maturity of balloon payment loan, notice of, § **14:6**

Notice of maturity of balloon payment loan, § **14:6**

OTS notice of maturity of balloon payment loan, § **14:6**

Penalties for nondisclosure or improper disclosure, § **13:3**

OPEN-END CREDIT

Consumer leasing, open-end vehicle lease model disclosure (A-1), § **19:2**

Equal Credit Opportunity Act, § **20:13**

Truth in Lending Act (TILA) (this index)

OPT-OUT NOTICE

Fair Credit Reporting Act (FCRA) (this index)

OTS

Office of Thrift Supervision (this index)

PAYDAY LOANS

Unfair or deceptive consumer credit acts or practices, § **5:12**

PAYMENT

Adjustments, HUD notice for, § **14:8**

Escrow accounts. **Real Estate Settlement Procedures Act disclosures** (this index)

HUD notice for adjustments in, § **14:8**

HUD prepayment disclosures, § **7:5**

Real Estate Settlement Procedures Act disclosures (this index)

PENALTIES

General discussion, § **13:1 to 13:11, App. 13A**

Abusive consumer credit acts or practices, § **13:9**

Banking agencies' extensive criminal and civil enforcement powers, § **13:8**

PENALTIES—Cont'd

- Civil enforcement powers, banking agencies, § 13:8
- Comptroller of the currency, § 13:4
- Criminal enforcement powers of banking agencies, § 13:8
- Deceptive consumer credit acts or practices, § 13:9
- Enforcement powers of banking agencies, § 13:8
- Equal Credit Opportunity Act, § 13:7
- Fair Credit Reporting Act, § 13:6
- Flood Disaster Protection Act, § 13:10
- HUD, § 13:11
- Nondisclosure or improper disclosure, generally, § 13:1 to 13:11, App. 13A
- Office of thrift supervision, § 13:3
- Real Estate Settlement Procedures Act disclosures** (this index)
- Restitution, truth in lending policy guide on, § App. 13A
- Thrift supervision, office of, § 13:3
- Truth in lending, § 13:2, App. 13A
- Unfair, deceptive or abusive consumer credit acts or practices, § 13:9

PERFORMANCE RATINGS

- CRA, § 12:13 to 12:19

PERIODIC STATEMENTS

- Truth in Lending Act open-end credit, disclosures accompanying, § 2:18

POLICY STATEMENT ON DISCRIMINATION IN LENDING

- Equal Credit Opportunity Act, § App. 9A

PREEMPTION OF STATE LAWS

- Alternative mortgage loan laws, federal preemption of state's, § 6:2 to 6:6
- AMPTA regulations, § 6:3 to 6:5
- Comptroller of the currency, AMPTA regulations, § 6:4
- Consumer leasing, § 3:6
- Default, federal usury preemption notice of, § App. 6A
- Fair Credit Reporting Act, § 10:7
- Federally-chartered lenders and their subsidiaries, preemptions applicable to, § 6:9
- Federal mortgage disclosure laws' limited impact on state law, § 6:7
- Federal preemption of state alternative mortgage loan laws, § 6:2 to 6:6
- Federal usury preemption notice of default, § App. 6A
- Mortgage loan laws, generally, § 6:1 to 6:9, App. 6A
- National credit union administration, AMPTA regulations, § 6:5
- Notice of default, federal usury preemption, § App. 6A
- OCC regulations, preemptive effect of, § 4:5, 4:6
- Overrides by AMPTA preemption, § 6:6
- Preemptions applicable to federally-chartered lenders and their subsidiaries, § 6:9
- Servicing disclosures, RESPA disclosures, § 8:6
- State usury laws, federal preemption of, § 6:8

PREEMPTION OF STATE LAWS—Cont'd

- Usury laws, federal preemption of, § 6:8

PREPAYMENT DISCLOSURES

- HUD, § 7:5

PRESCREENING NOTICE

- Fair Credit Reporting Act model, § App. 10K

PRIME RATE

- Index tables for adjustable-rate historical disclosures, prime rate as published by the Wall Street Journal, § 18:5

PRIVATE EDUCATION LOANS

- Truth in Lending disclosures, § 2:29

PROJECTIONS FOR COMING YEAR

- Annual escrow statement, form, RESPA disclosures, § 15:9

PUBLIC DISCLOSURE

- Home Mortgage Disclosure Act, § 11:6

RATES

- Certificates of deposit, index tables for adjustable-rate historical disclosures based on, § 18:3
- Interest Rates** (this index)

RATING SYSTEM

- Community Reinvestment Act (CRA)** (this index)

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA) DISCLOSURES

- General discussion, § 8:1 to 8:35, App. 8A to 8G
- Acceptable accounting methods for analyses of escrow accounts, § 8:10
- Accounting
 - Adjustment, HUD-1 aggregate, § App. 8B
 - Escrow accounts, § 8:10
 - Methods for analyses of escrow accounts, § 8:10
- Affiliated business arrangements, § 8:20, 15:10
- Aggregate accounting adjustment, HUD-1, § App. 8B
- Aggregate analysis, § App. 8B, 15:8, 15:9
- Amounts in escrow. Escrow accounts disclosure and limits, below
- Analysis
 - Escrow accounts, § 8:9 to 8:11
 - Samples of single-item and aggregate analysis, § App. 8B
- Annual escrow account reports
 - Statements, § 8:13, 15:8, 15:9
- Applicability, federally related mortgage loans, § 8:2
- Application, lender's mortgage servicing disclosure due at, form, § 15:5
- "Application," defined, § 8:3
- Booklet for consumers, § 8:3, 15:11
- Borrower information requests, § 8:26
- Business arrangements, affiliated, § 8:20, 15:10
- CFPB Compliance Bulletin and Policy, mortgage servicing transfers, § App. 8C

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

Closing costs
 Good faith estimate of, § 8:4, 15:2
 Statement of, § 8:5
 Compliance with escrow account limits, analyses of escrow accounts, § 8:11
 Computerized loan origination networks, § 8:21
 Consumer booklet, § 8:3, 15:11
 Costs, closing
 Good faith estimate of, § 8:4
 Statement of, § 8:5
 Deficiencies, escrow accounts, § 8:14, 8:17
 Definition of "application", § 8:3
 Delinquent borrowers, early intervention, § 8:28
 Determination of compliance with escrow account limits, analyses of escrow accounts, § 8:11
 Error resolution, § 8:25
 Escrow account disclosures and limits
 General discussion, § 8:7 to 8:19
 Acceptable accounting methods for analyses of escrow accounts, § 8:10
 Accounting, § 8:10
 Aggregate analysis, § 15:8, 15:9
 Amounts in escrow, limits on, generally, § 8:8
 Analyses of escrow accounts, § 8:9 to 8:11
 Annual escrow statements, § 8:13, 15:8, 15:9
 Compliance with escrow account limits, analyses of escrow accounts, § 8:11
 Deficiencies, § 8:14, 8:17
 Determination of compliance with escrow account limits, analyses of escrow accounts, § 8:11
 Forms, § 15:7 to 15:9
 Initial escrow statements, § 8:12, 15:7
 Limits on escrow amounts and escrow payments, generally, § 8:8
 Payments, limits on, generally, § 8:8
 Penalties, § 8:18
 Projections for coming year, annual escrow statement, form, § 15:9
 Shortages, § 8:14, 8:16
 Statements, § 8:12, 8:13, 15:8, 15:9
 Surpluses, § 8:14, 8:15
 Escrow accounts, § 8:24
 Estimate of closing costs, good faith, § 8:4, 15:2
 FAQs, RESPA, § App. 8H
 Federally related mortgage loans, § 8:2
 Fees, unearned, § 8:19
 Force-placed insurance, § 8:27
 Forms, generally, § 15:1 et seq.
 Frequently asked questions, RESPA, § App. 8H
 Good faith estimate of closing costs, § 8:4, 15:2
 History of account, annual escrow statement, form, § 15:8
 HUD-1, HUD-1A
 General discussion, § 8:5

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

HUD-1 aggregate accounting adjustment, § App. 8B
 HUD-1A settlement statement, form, § 15:4
 HUD-1 settlement statement, form, § 15:3
 HUD good faith estimate of closing costs, form, § 15:2
 HUD Statements of Policy
 1996-4 (title insurance practices), § App. 8E
 2001-1 (lender payments to mortgage brokers), § App. 8F
 Illustrations of RESPA requirements (Appendix B to the RESPA Regulations), § App. 8A
 Improper disclosure, penalties for, § 13:5
 Initial escrow account reports
 Form, § 15:7
 Statements, § 8:12
 Kickbacks, § 8:19
 Lender payments to mortgage brokers, HUD statement of policy, § App. 8F
 Lender's mortgage servicing disclosure due at application, form, § 15:5
 Limits. Escrow accounts disclosure and limits, above
 Loss mitigation, § 8:29
 Mortgage loans, federally related, § 8:2
 Mortgage servicing, § 8:22 et seq., 15:6
 Mortgage servicing transfers, CFPB Compliance Bulletin and Policy, § App. 8C
 Nondisclosure, penalties for, § 13:5
 Notice of transfer of mortgage servicing, § 15:6
 Origination networks, computerized, § 8:21
 Payment
 Limits. Escrow accounts disclosure and limits, above
 Penalties
 Escrow accounts, § 8:18
 Nondisclosure or improper disclosure, § 13:5
 Preemption of state laws, servicing disclosures, § 8:6
 Prohibited kickbacks and unearned fees, § 8:19
 Projections for coming year, annual escrow statement, form, § 15:9
 Regulations, appendices to, § App. 8A, App. 8B
 Requirements, illustrations of, § App. 8A
 RESPA disclosures, § 15:11
 RESPA model clauses for written early intervention notice, § 15:13
 RESPA model force-placed insurance notice forms, § 15:12
 Rule FAQ, § App. 8G
 Samples
 Single-item and aggregate analysis and of HUD-1 aggregate accounting adjustment (Appendices E and N to the RESPA Regulations), § App. 8B
 Servicing disclosures
 Due at application, lender's, form, § 15:5
 Form, § 15:5
 Preemption of state laws, § 8:6
 State laws, preemption of, § 8:6
 Settlement services consumer booklet, form, § 15:11

REAL ESTATE SETTLEMENT PROCEDURES ACT

(RESPA) DISCLOSURES—Cont'd

- Settlement statements, form, § 15:3, 15:4
- Shortages, escrow accounts, § 8:14, 8:16
- Single-item analysis, samples of, § App. 8B
- State laws preemption, servicing disclosures, § 8:6
- Statements
 - Annual statements, escrow accounts, § 8:13, 15:8, 15:9
 - Closing costs, § 8:5
 - Escrow accounts, § 8:12, 8:13
 - Initial statements, escrow accounts, § 8:12
 - Settlement statements, form, § 15:3, 15:4
- Statements of Policy, HUD, § App. 8E, App. 8F
- Surpluses, escrow accounts, § 8:14, 8:15
- Title insurance practices, HUD statement of policy, § App. 8E
- Transfer of mortgage servicing, notice of, § 15:6
- Transfer of servicing, § 8:23
- Unearned fees, § 8:19

RECORDKEEPING REQUIREMENTS

- Banking Agencies (this index)
- Consumer leasing, § 3:5
- Equal Credit Opportunity Act, § 9:17
- Reporting Requirements (this index)

REFERENCE GUIDE

- General discussion, § 1:1 et seq.
- Guide to Required Loan Disclosures
 - By Loan Type, § App. 1A
 - By Type of Lender, § App. 1B
- How to use this book, § 1:2
- LIBOR replaced by SOFR, § 1:3
- Relationship to state laws, § 1:4
- State laws, relationship to, § 1:4
- Summary Guide to Required Loan Disclosures
 - By Loan Type, § App. 1A
 - By Type of Lender, § App. 1B
- Summary of contents of book, § 1:1

REGULATIONS

- RESPA disclosures, appendices to, § App. 8A, App. 8B

REPORTING REQUIREMENTS

- CRA, § 12:12
- Credit information, Equal Credit Opportunity Act, § 9:15
- Equal Credit Opportunity Act, § 9:15
- Fair Credit Reporting Act (FCRA) (this index)
- Home Mortgage Disclosure Act, § 11:6
- Recordkeeping Requirements (this index)

REQUESTS

- Equal Credit Opportunity Act, § 20:7, 20:9

RESCISSION

- Truth in Lending Disclosures (this index)

RESIDENTIAL LOAN APPLICATIONS

- Uniform Residential Loan Application (Forms 1003 & 1003A), § 16:1 to 16:3

RESPA

- Real Estate Settlement Procedures Act (this index)

RESTITUTION

- Penalties for nondisclosure or improper disclosure, truth in lending policy guide, § App. 13A

RESTRICTIONS

- CRA, access to long-term FHLB advances, § 12:24
- Equal Credit Opportunity Act, signature restrictions, § 9:12

RETENTION OF RECORDS

- Equal Credit Opportunity Act, § 9:17

REVERSE MORTGAGES

- Truth in Lending Act (TILA) (this index)

REVOLVING CREDIT ACCOUNTS

- TILA, loan disclosures, § 2:16, 2:26

RIGHT TO CANCEL

- Truth in Lending Disclosures (this index)

RULES

- Equal Credit Opportunity Act, applications, § 9:9 to 9:11

SAMPLES

- Flood Disaster Protection Act, sample flood disaster protection notification, § App. 10F
- HUD's sample prepayment disclosure notices, § App. 7B
- Model Forms (this index)
- Real Estate Settlement Procedures Act disclosures (this index)

SECOND MORTGAGES

- Truth in Lending Act (TILA) (this index)

SECURED OVERNIGHT FINANCING RATE ("SOFR")

- ARMS Disclosure
 - Variable rate, adjustable rate loan tied to 30-day average, § 27:2
 - Variable rate, fixed/adjustable-rate loan tied to 30-day average, § 27:3
 - Variable rate disclosure for convertible one-year, § 23:3
 - Variable rate disclosure for nonconvertible one-year, § 23:2
- FNMA one-year SOFR ARMs, § 23:1 to 23:4
- Reference Guide
 - LIBOR replaced by SOFR, § 1:3

SECURITY INTEREST

- Equal Credit Opportunity Act, model application form, secured credit, § 20:14, 20:15

SELF-TESTING PROGRAMS

Equal Credit Opportunity Act, limited immunity, § 9:19

SERVICE PERFORMANCE RATING

CRA, § 12:16

SERVICE TEST

CRA, § 12:8

SERVICING DISCLOSURES

Real Estate Settlement Procedures Act Disclosures
(this index)

SETTLEMENT SERVICES

Consumer booklet, RESPA disclosures, § 15:11

SETTLEMENT STATEMENTS

Form, RESPA disclosures, § 15:3, 15:4

SHORTAGES

Escrow accounts, RESPA disclosures, § 8:14, 8:16

SIGNATURE RESTRICTIONS

Equal Credit Opportunity Act, § 9:12

SIGNATURES

Electronic Signatures in Global and National Commerce Act, excerpt from Title I of, § App. 2I

SINGLE-ADJUSTMENT ARMS

Disclosure for single-adjustment ARM, § 28:2

SINGLE-ITEM ANALYSIS

Samples, RESPA disclosures, § App. 8B

SMALL INSTITUTIONS

CRA, performance standards, § 12:10, 12:18

SOFR

Secured Overnight Financing Rate (“SOFR”)
(TILA) (this index)

SPECIAL PURPOSE CREDIT PROGRAMS

Equal Credit Opportunity Act, § 9:13

SPECIAL RULES

CRA, interstate institutions, § 12:20

STANDARDS

Banking agencies, interagency loan documentation,
§ 11:8

CRA, evaluation, § 12:5 to 12:11

STATE LAWS

Home Mortgage Disclosure Act, state and county codes
and MSA/MD Numbers, § App. 11C

Preemption of State Laws (this index)

Relationship to, § 1:4, 5:6

Unfair or deceptive consumer credit acts or practices,
relationship to, § 5:6

STATEMENTS

Real Estate Settlement Procedures Act disclosures
(this index)

Truth in Lending Disclosures (this index)

STATEMENTS—Cont’d

Uniform Residential Loan Application, statement of
assets and liabilities, § 16:3

STATEMENTS OF POLICY, HUD

RESPA disclosures, § App. 8E, App. 8F

STRATEGIC PLANNING

CRA, § 12:11, 12:19

SUBPRIME MORTGAGE LENDING

Unfair or deceptive consumer credit acts or practices,
§ 5:8

SUBSTANTIVE LIMITATIONS

Truth in Lending Act (TILA) (this index)

SUMMARY GUIDE TO REQUIRED LOAN DISCLOSURES

Table A, by Loan Type, § App. 1A

Table B, by Type of Lender, § App. 1B

SURPLUSES

Escrow accounts, RESPA disclosures, § 8:14, 8:15

TAKING OF APPLICATIONS

Equal Credit Opportunity Act, § 9:9

THIRD PARTY

Equal Credit Opportunity Act, furnishing credit information to third parties, § 9:15

TILA

Truth in Lending Act (TILA) (this index)

TIME AND TIMING

Equal Credit Opportunity Act, application notifications,
§ 9:5

Fair Credit Reporting Act, consumer reports, § 10:4

TILA, assumed loan periods for computations of total
annual loan cost rates, § App. 2D

TITLE INSURANCE

HUD statement of policy, RESPA disclosures, § App.
8E

TOTAL COSTS

Truth in Lending Act, rates, assumed loan periods for
computations of, § App. 2D

TRANSFERS

Mortgage servicing, notice of, RESPA disclosures,
§ 15:6

TRUTH IN LENDING ACT (TILA)

General discussion, § 2:1 to 2:39

Additional loan disclosures, closed-end credit, § 2:30
et seq.

Adjustable-rate residential mortgage loans with maturities of more than one year, loan disclosures, § 2:30

Advertising provisions

General discussion, § 2:8 to 2:12

Closed-end credit, § 2:12

Home equity line of credit, § 2:11

TRUTH IN LENDING ACT (TILA)—Cont'd

- Advertising provisions—Cont'd
 - Open-end credit, § 2:9 to 2:11
 - Second mortgages, § 2:11
- Assumed loan periods for computations of total annual loan cost rates, § App. 2D
- Billing error resolution, open-end credit loan disclosures, § 2:21, 2:22
- Billing rights disclosures. **Truth in Lending Disclosures** (this index)
- Billing statements, open-end credit disclosures accompanying, § 2:18
- Charge card accounts, loan disclosures, § 2:16, 2:26
- Closed-end credit
 - Advertising provisions, § 2:12
 - Disclosures. **Truth in Lending Disclosures** (this index)
- Closing disclosure, § 2:38
- Convenience fees, § 2:4
- Costs
 - Assumed loan periods for computations of total annual loan cost rates, § App. 2D
- Credit card accounts, disclosures, § 2:16, 2:26
- Credit transactions exempt from, § 2:7
- Debt and income, standards for determining, § App. 2J
- Definition of finance charge, § 2:3
- Disclosures. **Truth in Lending Disclosures** (this index)
- Electronic communication of disclosures, § 2:6
- Electronic fund transactions, billing error resolution, open-end credit loan disclosures, § 2:22
- Electronic Signatures in Global and National Commerce Act, excerpt from Title I, § App. 2I
- Errors in billing, resolution, open-end credit loan disclosures, § 2:21, 2:22
- Escrow account cancellation notice, § 2:36
- Escrow Account Cancellation Notice, § 2:39
- Excerpt from Title I of Electronic Signatures in Global and National Commerce Act, § App. 2I
- Exemptions, § 2:7, 3:2
- Fair Debt Collection Practices Act, § 2:5
- Finance charge, defined, § 2:3
- First transaction, open-end credit, loan disclosures, § 2:14 to 2:17
- High-rate mortgages, disclosures for, § 2:32
- Home equity lines of credit
 - Advertising provisions, § 2:11
 - Open-end credit loan disclosures, § 2:15, 2:25
- Improper disclosure, penalties for, § 13:2, App. 13A
- Income and debt, standards for determining, § App. 2J
- Integrated mortgage disclosures, § 2:36
- Key concepts of TILA, § 2:2
- Limitations
 - On closed-end credit, loan disclosures, § 2:33
 - On open-end credit, loan disclosures, § 2:23 to 2:26
- Loan disclosures. **Truth in Lending Disclosures** (this index)

TRUTH IN LENDING ACT (TILA)—Cont'd

- Loan estimate, § 2:37
- Loan periods for computations of total annual loan cost rates, assumed, § App. 2D
- Maturity of residential mortgage loans, disclosures, § 2:30
- Mortgages
 - Disclosures, § 2:30 et seq.
 - Home equity lines of credit, above
 - Reverse mortgage transactions, below
- Nondisclosure, penalties for, § 13:2, App. 13A
- Notice of right to rescind
 - Disclosures. **Truth in Lending Disclosures** (this index)
- Open-end credit
 - Advertising provisions, § 2:9 to 2:11
 - Disclosures. **Truth in Lending Disclosures** (this index)
- Penalties for nondisclosure or improper disclosure, § 13:2, App. 13A
- Periodic statements for open-end credit, disclosures accompanying, § 2:18
- Property assessed clean energy
 - Loan disclosures, § 2:34
- Rescission, right of, § 2:35
- Reverse mortgage transactions, additional requirements, § 2:31
- Revolving credit accounts, loan disclosures, § 2:16, 2:26
- Right to rescind, § 2:35
- Second mortgages
 - Advertising provisions, § 2:11
 - Fixed-rate second mortgage loans, § 32:4
 - Loan disclosures, home-equity lines of credit, § 2:15, 2:25
- Signatures, electronic, excerpt from Title I of Electronic Signatures in Global and National Commerce Act, § App. 2I
- Statements, open-end credit, disclosures accompanying, § 2:18
- Subsequent disclosures, open-end credit, § 2:20
- Substantive limitations
 - On closed-end credit, loan disclosures, § 2:33
 - Open-end credit, loan disclosures, § 2:23 to 2:26
- TILA-RESPA Integrated Disclosure FAQs, § App. 2A
- TILA-RESPA Integrated Disclosures Model Forms, § App. 2B
- Time, assumed loan periods for computations of total annual loan cost rates, § App. 2D
- Title I of Electronic Signatures in Global and National Commerce Act, excerpt from, § App. 2I
- Total annual loan cost rate computations, § App. 2D
- Variable-rate residential mortgage loans with maturities of more than one year, loan disclosures, § 2:30

TRUTH IN LENDING DISCLOSURES

- General discussion, § 17:1 et seq.
- Actual repayment disclosures, § App. 2F, App. 2G

TRUTH IN LENDING DISCLOSURES—Cont'd

Additional disclosures, generally, § 2:30 et seq.
 Adjustable-rate loans, § 2:30
 ARMs with optional fixed-rate conversion feature, § 22:5
 Billing error resolution, open-end credit, § 2:21, 2:22
 Billing rights disclosures, open-end credit
 Statement of billing rights, § 2:18
 Cancellation. Notice of right to cancel, below
 Card issuers that bill on a transaction-by-transaction basis, § App. 2H
 Charge card accounts, § 2:16, 2:26
 Closed-end credit
 General discussion, § 2:27 to 2:33
 Additional disclosures, § 2:33
 Estimates, § 2:28
 Private education loans, below
 Re-disclosure, § 2:28
 Required disclosures, § 2:29
 Segregation, § 2:28
 Timing, § 2:28
 Closed-end credit model and sample forms and clauses, § 17:3
 Credit card accounts, § 2:16, 2:26
 Electronic communication of, § 2:6
 Electronic fund transactions, billing error resolution, open-end credit, § 2:22
 Errors in billing, resolution, open-end credit, § 2:21, 2:22
 Final home equity loan disclosure, § 32:3
 First transaction, open-end credit, § 2:14 to 2:17
 Fixed-rate loans disclosure, § 32:4
 FNMA biweekly payment loans, § 31:2
 FNMA certificate of deposit indexed ARMs, § 29:4
 FNMA/FHLMC and FNMA fixed-rate loans, § 30:5
 FNMA/FHLMC cost-of-funds ARMs, § 27:4
 FNMA/FHLMC one-year ARMs with optional fixed-rate conversion feature, § 22:5
 FNMA/FHLMC three-year ARMs, § 25:4
 FNMA graduated-payment ARMs, § 26:3
 FNMA one-year ARMs with initial 3-, 5-, 7- or 10-year fixed-rate period, § 24:4
 FNMA one-year SOFR ARMs, § 23:4
 FNMA single-adjustment ARM, § 28:3
 Generic repayment estimates, § App. 2G
 High-rate mortgages
 Additional disclosures for, § 2:32
 Additional loan disclosures for, § 2:32
 Home equity lines of credit, § 2:15, 2:25, 32:2, 32:3
 Initial home equity loan disclosure, § 32:2
 Limitations, § 2:23 to 2:26, 2:33
 Maturity of residential mortgage loans, § 2:30
 Mortgages, § 2:30 et seq.
 Non-home secured open-end credit, § 2:17
 Open-end credit
 General discussion, § 2:13 to 2:26

TRUTH IN LENDING DISCLOSURES—Cont'd

Open-end credit—Cont'd
 Billing error resolution, § 2:21, 2:22
 Billing statements, § 2:18
 Non-home secured, § 2:19
 Statements, § 2:18
 Open-end credit model and sample forms and clauses, § 17:2
 Periodic statements for open-end credit, disclosures accompanying, § 2:18
 Private education loans
 General discussion, § 2:29
 Property assessed clean energy, § 2:34
 Repayment disclosures, § App. 2E
 Repayment estimates, § App. 2G
 Rescission. Notice of right to cancel, above
 Reverse mortgages, § 2:31
 Revolving credit accounts, § 2:16, 2:26
 Right to cancel. Notice of right to cancel, above
 Second mortgages, § 2:15, 2:25, 32:4
 SOFR ARMs, FNMA one-year, § 23:4
 Statements
 Open-end credit, disclosures accompanying, § 2:18
 Subsequent disclosures, open-end credit, § 2:20
 Substantive limitations, § 2:23 to 2:26, 2:33
 Transaction-by-transaction basis, card issuers that bill on a, § App. 2H
 Variable-rate residential mortgage loans with maturities of more than one year, § 2:30

UNDERSERVED NONMETROPOLITAN MIDDLE-INCOME GEOGRAPHIES CRA, § App. 12D

UNEARNED FEES

RESPA disclosures, § 8:19

UNFAIR CONSUMER CREDIT ACTS OR PRACTICES

Penalties for nondisclosure or improper disclosure, § 13:9

UNFAIR OR DECEPTIVE CONSUMER CREDIT ACTS OR PRACTICES

General discussion, § 5:1 et seq.
 Commercial communications, mortgage loan related, § 5:10
 Contract provisions, § 5:3
 Cosigners, § 5:4
 High-cost installment loans, § 5:12
 Hybrid adjustable rate mortgage products, § 5:9, App. 5A
 Late charges, § 5:5
 Payday loans, § 5:12
 Relationship to state laws, § 5:6
 Scope of FTC and CFPB authority, § 5:2
 State laws, relationship to, § 5:6
 Subprime mortgage lending agency policy statement, § 5:8

INDEX

UNFAIR OR DECEPTIVE CONSUMER CREDIT ACTS OR PRACTICES—Cont’d

UDAP to UDAAP, expansion of Dodd-Frank Act, § 5:11

Vehicle title loans, § 5:12

UNIFORM RESIDENTIAL LOAN APPLICATION (FORMS 1003 & 1003A)

General discussion, § 16:1 to 16:3

Statement of assets and liabilities - Forms 1003A, 1003AS, § 16:3

Supplemental Consumer Information (Form 1103), § 16:7

Uniform residential loan application - Forms 1003 and 1003S, § 16:2

UNSECURED CREDIT

Equal Credit Opportunity Act, model application form, § 20:13, 20:15

U.S. TREASURY SECURITIES

Index tables for adjustable-rate historical disclosures based on, § 18:2

USURY LAWS

Federal preemption of state laws, § 6:8

VARIABLE RATE

ARMS Disclosure

Secured Overnight Financing Rate (“SOFR”)

Adjustable rate loan tied to 30-day average, § 27:2

VARIABLE RATE—Cont’d

ARMS Disclosure—Cont’d

Secured Overnight Financing Rate (“SOFR”)—Cont’d

Disclosure for convertible one-year, § 23:3

Disclosure for nonconvertible one-year, § 23:2

Fixed/adjustable-rate loan tied to 30-day average, § 27:3

VARIABLE-RATE LOANS

Adjustable-Rate Loans (this index)

VEHICLES

Consumer leasing, vehicle lease model disclosure, § 19:2, 19:3

VEHICLE TITLE LOANS

Unfair or deceptive consumer credit acts or practices, § 5:12

WALL STREET JOURNAL

Index tables for adjustable-rate historical disclosures based on prime rate as published in, § 18:5

WEIGHTED AVERAGE COST OF FUNDS

Index tables for adjustable-rate historical disclosures, 11th FHLB district member institutions, § 18:4

WHOLESALE INSTITUTIONS

CRA, § 12:9, 12:17

“YOUR HOME LOAN TOOLKIT: A STEP-BY-STEP GUIDE”

RESPA disclosures, § 15:11