

Mortgage and Consumer Loan and Lease Disclosure Handbook: A Step-by-Step Guide with Forms

The 2025 edition of *Mortgage and Consumer Loan and Lease Disclosure Handbook: A Step-by-Step Guide with Forms* provides up-to-date guidance in one convenient and integrated source. Highlights of this year's update include:

- New section addressing disclosure requirements for “convenience fees”.
- New section covering loan disclosures related to Property Assessed Clean Energy (PACE) financing.
- New TILA-RESPA Integrated Disclosures Model Forms provided by CFPB as sample disclosure forms for lenders.
- Updated TILA-RESPA Integrated Disclosure FAQs.
- Updated information for the annual adjustments of civil penalty amounts based on the “cost-of-living adjustment.”
- New table listing the current penalties for violations under the statutes.