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**

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)

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**

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**

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**

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**

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**

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**

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**

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**

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" 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, **2:93**
proof of claim, **2:148**

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 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**

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, standing, **3:30**

PAYMENTS
Truth in Lending Act (this index)

PAYOFF
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 Protection 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)

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**

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**

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**

RELATIONSHIP TO OTHER LAWS AND JURISDICTIONS —Cont'd
Truth in Lending Act, **2:36**

REPAYMENT ABILITY
Truth in Lending Act, **2:147**

REPORTS
Real Estate Settlement Procedures Act, **1:71**

REQUEST OR DEMAND
Equal Credit Opportunity Act (this index)
Real Estate Settlement Procedures Act
qualified written request (QWR), response to, **1:16**
response to other requests, **1:17**
response to regulatory information requests, **1:19**
Truth in Lending Act, disclosure of demand feature, **2:18**

RESCISSION, RIGHT OF
Truth in Lending Act, **2:31, 2:116**

RES JUDICATA
Truth in Lending Act, **2:121**

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)
General discussion, **1:1 et seq.**
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**

RESPA (REAL ESTATE SETTLEMENT PROCEDURES ACT)—Cont'd
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**
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 regulatory request for, **1:17**

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 (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)

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.**

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**

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**

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**

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 redisclosures, **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**

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**

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**