

Preface

This 2026 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. The book addresses in summary format the latest disclosure requirements imposed on all types of mortgage lenders by the multiple federal laws and regulations applicable to loan originations. Carefully organized and formatted, the Handbook serves both as a guide to drafting standard and specialized documentation and as a quick reference source for dealing with the everyday problems that confront lending personnel.

The Mortgage and Consumer Loan and Lease Disclosure Handbook is designed for use by banks, savings and loans, credit unions, mortgage bankers, and other participants in the mortgage market and by their legal counsel. The easy-to-follow format makes the Handbook an ideal desk book for anyone who on a daily basis needs a readily available and easy-to-read reference source. The Handbook will be updated annually to ensure that users stay informed of current federal compliance requirements and have access to the most up-to-date sample forms.