

Regulatory Applicability Checklist

Book Section	Mortgage Brokers	Table-Funded Mortgage Brokers	Mortgage Lenders, Mortgage Companies, and Mortgage Bankers
Part 1 – Lending Regulations			
Section 1 – TILA		✓	✓
Section 2 – HMDA	✓	✓	✓
Section 3 – RESPA	✓	✓	✓
Section 4 – Flood Insurance	✓	✓	✓
Section 5 – Insider Lending	✓ if affiliated with a depository institution	✓ if affiliated with a depository institution	✓ if affiliated with a depository institution
Section 6 – Exams/Regulators	✓	✓	✓
Part 2 – Mortgage Insurance			
Section 1 – Mortgage Insurance		✓	✓
Part 3 – Discrimination			
Section 1 – ECOA	✓	✓	✓
Section 2 – FCRA	✓	✓	✓
Section 3 – Fair Housing Act	✓	✓	✓
Section 4 – CRA	If affiliated with a depository institution and CRA applicability is selected.	If affiliated with a depository institution and CRA applicability is selected.	If affiliated with a depository institution and CRA applicability is selected.
Section 5 – Fair Lending	✓	✓	✓
Part 4 – Advertising/Marketing			
Section 1 – Advertising	✓	✓	✓
Section 2 – Telemarketing	✓	✓	✓
Section 3 – Tie-In Restrictions	✓ if affiliated with a bank	✓ if affiliated with a bank	✓ if affiliated with a bank
Part 5 – Consumer Protection			
Section 1 – FDCPA	✓ if a debt collector	✓ if a debt collector	✓ if a debt collector
Section 2 – Privacy Issues	✓	✓	✓
Section 3 – Unfair/Deceptive Business Practices (FTC)	✓	✓	✓
Part 6 – Legal and Liability Issues			
Section 1 – Lender Liability	✓	✓	✓

Regulatory Applicability Checklist (cont.)

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Section 2 – Environmental Protection		√	√
Section 3 – Bankruptcy	√	√	√
Section 4 – Court Process	√	√	√
Part 7 – Electronic Services			
Section 1 – EFT Act	√	√	√
Section 2 – Internet Services	√	√	√
Part 8 – State Laws			
Sections 1-52	√	√	√
Part 9 – Compliance Checklists	√	√	√
Part 10 – User Guide	√	√	√