



Minnesota Mortgage Association

Regulators' Panel

Consumer Protection Compliance Regulations

Thursday, April 8, 2010

Sheraton Bloomington Hotel, Minneapolis South

7800 Normandale Blvd. Bloomington, Minnesota

Interagency Consumer Protection Compliance Regulations: On-line Resources

Federal Financial Institutions Examination Council (FFIEC)

FFIEC Web Site

<http://www.ffiec.gov/>

Fair Lending

Interagency Fair Lending Examination Procedures

<http://www.ffiec.gov/PDF/fairlend.pdf>

Community Reinvestment Act

Community Reinvestment Act - FFIEC Resource

<http://www.ffiec.gov/cra/default.htm>

SAFE

SAFE Act - FFIEC Resource

<http://www.ffiec.gov/safeact.htm>

Federal Deposit Insurance Corporation (FDIC)

FDIC Web Site

<http://www.fdic.gov/>

FDIC Compliance Manual http://www.fdic.gov/regulations/compliance/manual/index_pdf.html

FDIC Financial Institution Letters <http://www.fdic.gov/news/news/financial/2010/index.html>

Managing Third Party Risks <http://www.fdic.gov/news/news/financial/2008/fil08044.html>

RESPA - Section 8

HUD Policy Statement on Lender Payments to Mortgage Brokers
<http://www.fdic.gov/news/news/financial/1999/FIL9921a.html>

Potential Violations of Section 8 of RESPA
<http://www.fdic.gov/news/news/financial/1999/fil99103a.html>

Fair Lending

Conducting a Fair Lending Assessment
<http://www.fdic.gov/news/news/financial/2008/fil08148.html#body>

UDAP

Supervisory Insights Journal - UDAP: Recent FDIC Experiences
<http://www.fdic.gov/news/news/financial/2008/fil08147.html>

Supervisory Insights Journal - Changing the Asterisk
<http://www.fdic.gov/news/news/financial/2007/fil07001.html>

UDAP by State-Chartered Institutions
<http://www.fdic.gov/news/news/financial/2004/fil2604a.html>

SAFE

SAFE Act - Draft Final Rule
<http://www.fdic.gov/news/news/financial/2009/fil09064.pdf>

Flood Insurance

FEMA Mandatory Purchase of Flood Insurance Booklet
<http://www.fdic.gov/news/news/financial/2007/fil07106.html>

Loans in Areas Having Special Flood Hazards
<http://www.fdic.gov/news/news/financial/2001/fil0181.html>

Managing Risks Associated with Lapses in Flood Insurance
<http://www.fdic.gov/news/news/financial/2007/fil07114.html>

Federal Reserve Bank of Minneapolis

Regulations and Guidance
http://www.minneapolisfed.org/banking/regs_guidance/

Office of the Comptroller of the Currency (OCC)

Complete Compliance Publications
<http://www.occ.treas.gov/handbook/compliance.htm>

Office of Thrift Supervision (OTS)

Examination Handbook

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<http://www.ots.treas.gov/?p=ExaminationHandbook>

1200 - Fair Lending

http://www.ots.treas.gov/?p=ExaminationHandbook&ContentRecord_id=ae1496c4-ae83-45d9-882b-caf2b22ae324

1300 - Consumer Affairs Laws and Regulations

http://www.ots.treas.gov/?p=ExaminationHandbook&ContentRecord_id=78e2d5db-e6a6-4008-b8d6-629bc32a6950

1400 - Compliance Laws and Regulations

http://www.ots.treas.gov/?p=ExaminationHandbook&ContentRecord_id=a5e16f00-68bd-47d0-95d1-09830eed6508

1500 - Community Reinvestment Act

http://www.ots.treas.gov/?p=ExaminationHandbook&ContentRecord_id=f34244a1-ba21-4c69-a360-4c63dc808241