Preface

- Table of Contents

Part I – Compliance Supervision and Examination

A. Supervision and Examination Process
   - Overview
   - Examination Process

Part II – Examination Procedures

A. Compliance Management System
   - Compliance Management Review

B. Product-Based Procedures
   - Automobile Finance
   - Consumer Reporting, Larger Participants
   - Credit Card Account Management
   - Debt Collection
   - Education Loan
   - Mortgage Origination
   - Mortgage Servicing
   - Remittance Transfers
   - Reverse Mortgage Servicing
   - Short-Term, Small-Dollar Lending (Commonly Known as Payday Lending)

C. Statutory- and Regulation-Based Procedures
   - Consumer Leasing Act (CLA)
   - Electronic Fund Transfer Act (EFTA)
   - Equal Credit Opportunity Act (ECOA)
   - Equal Credit Opportunity Act (ECOA) Baseline Review
   - Fair Credit Reporting Act (FCRA)
   - Fair Debt Collection Practices Act (FDCPA)
   - Home Mortgage Disclosure Act (HMDA)
   - Homeowners Protection Act (HPA or PMI Cancellation Act)
   - Privacy of Consumer Financial Information - Gramm-Leach-Bliley Act (GLBA)
   - Real Estate Settlement Procedures Act (RESPA)
   - Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act
   - Truth in Lending Act (TILA)
   - Truth in Savings Act (TISA)
   - Unfair, Deceptive, or Abusive Acts or Practices (UDAAPs)

September 2020
Part III – Examination Process Templates

A. Templates

- Compliance Management Review
- Entity Profile
- Examination Report
- Examination Scope Summary
- Risk Assessment
- Supervision Plan
- Supervisory Letter