



***Additional Materials – NFHA Oct. 18, 2017 Webinar Presentation:
Amendments to the CFPB Mortgage Servicing Regulations Effective Oct. 19, 2017.***

The following Mortgage Servicing Regulations are privately enforceable:

RESPA

12 C.F.R. 1024.17(k); 1024.34(a)	Duty to Make Timely Payments Out of Escrow
12 C.F.R. 1024.33(b) and (c)	Notices – Transfer of Servicing
12 C.F.R. 1024.35	Notice of Error
12 C.F.R. 1024.36	Request for Information
12 C.F.R. 1024.37	Force-Placed Insurance
12 C.F.R. 1024.39	Early Intervention Requirements
12 C.F.R. 1024.41	Loss Mitigation Procedures

TILA

12 C.F.R. 1026.20(c) and (d)	Duty to Send Interest Rate and Payment Change Notices
12 C.F.R. 1026.36(c)(1)	Duty to Promptly Credit Mortgage Payments
12 C.F.R. 1026.36(c)(2)	Ban on Pyramiding of Late Fees
12 C.F.R. 1026.36(c)(3)	Duty to Provide Timely Payoff Statement
12 C.F.R. 1026.41	Duty to Send Periodic Mortgage Statements

RESPA 12 U.S.C. § 2605 Servicing of mortgage loans and administration of escrow accounts

<https://www.gpo.gov/fdsys/pkg/USCODE-2011-title12/pdf/USCODE-2011-title12-chap27-sec2605.pdf> See 12 U.S.C. § 2605(f) Damages and costs

RESPA 12 U.S.C. § 2614 Jurisdiction of courts; limitations

<https://www.gpo.gov/fdsys/pkg/USCODE-2011-title12/pdf/USCODE-2011-title12-chap27-sec2614.pdf>

TILA Civil Liability 15 U.S.C. § 1640(a) – (j)

<https://www.gpo.gov/fdsys/pkg/USCODE-2011-title15/pdf/USCODE-2011-title15-chap41-subchapI-partB-sec1640.pdf> See 15 U.S.C. § 1640(a) Damages and 15 U.S.C. § 1640(e) Jurisdiction of courts; limitations on actions; State attorney general enforcement