



Mortgage Lending

Andrew G. Pizor, Carolyn L. Carter, Tara Twomey

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Keep Current on Dramatic Changes Concerning Mortgage Lending and Federal Preemption

- New underwriting standards and the ability-to-repay requirement
- New restrictions on loan steering
- Limits on flipping and new requirements on appraisers
- Restrictions on mortgage broker practices and compensation
- Third party charges, including title insurance, private mortgage insurance, and attorney fees
- Application of federal and state laws to interest rates, balloon payments, prepayment penalties, negative amortization, and other loan terms
- Extent of federal preemption of state laws and new standards for National Bank Act preemption

Highly Practical; Invaluable Litigation Tips

- Gathering the key documents and how to analyze them
- Survey of all applicable federal and state laws
- Third party liability and ten limits on the holder-in-due-course defense
- Restrictions on arbitration in mortgage litigation
- Special litigation requirements where suing failed banks

If ordered through the publisher National Consumer Law Center, this treatise includes access to a companion website with the appendices, statutes, pleadings, primary sources and other practice aids. Search for documents by category or with a table of contents or various keyword search options. All documents can be downloaded, printed, and copy-pasted. Pleadings are also available in Word format. Web access for this title is free if ordered through NCLC and remains available as long as this title is kept current through NCLC.

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