

# Compliance Policies and Procedures List

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- Address Confidentiality
- Address Discrepancy
- Advertising
- Affiliated Business Arrangement
- Anti-Money Laundering
- Anti-Predatory Lending
- Appraisal/Appraiser Independence
- ATR/QM
- CAN-SPAM Act
- Change Management
- Clean Desk
- Closing Agent Policy
- Compliance Management System (CMS) Policy
- Consumer Complaint
- Credit Report – Fair Credit Reporting Act
- ECOA
- Elder Abuse Prevention
- Electronic Fraud Transfer
- E-Sign
- Fair Lending
- Flood
- Fraud Awareness & Prevention
- HMDA
- Homeowners Protection Act PMI Policy
- HPML
- Identity Theft Prevention/Red Flags
- Interim Servicing Policy
- Internal Audit Policy and Procedures
- LEAP and FHA Notification
- Loan Officer Compensation Policy and Anti Steering
- MERS Policy
- Non-Producing Branch Manager Policy
- Non-Traditional Mortgage Lending
- OFAC
- Pre-qualification and Pre-approval Policy
- Pricing
- Pricing Concessions
- Principal Curtailment
- Privacy
- QC Third Party Monitoring
- Quality Control
- Record Retention
- RESPA
- Rules of Behavior and Ethics Policy
- Safe Act
- Servicemember Civil Relief Act
- Social Media
- Subservicer Monitoring and Control
- Telecommuting
- Telemarketing
- TILA
- TPO Approval and Monitoring
- Training
- TRID
- UDAAP
- Vendor Management
- Whistleblower Protection Policy