

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
- Compliance Management Review – Information Technology

B. Product-Based Procedures

- Automobile Finance
- Consumer Reporting, Larger Participants
- Credit Card Account Management
- Debt Collection
- Education Loan
- Mortgage Origination
- Mortgage Servicing
- Prepaid Account
- Remittance Transfer
- 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)

Part III – Examination Process Templates

A. Templates

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

Disclaimer

Please note: This Supervision and Examination Manual provides internal guidance to our supervisory staff. It does not bind the CFPB and does not create any rights, benefits, or defenses, substantive or procedural, that are enforceable by any party in any manner. While every effort has been made to ensure accuracy, examination procedures should not be relied on as a legal reference.