

**Rhode Island Commission for Human Rights**

**Fair and Predatory Lending Seminar**

**Newport, RI - April 7, 2014**

**9:00 AM to 4:30 PM**



**General Fair Lending**

***I. What is fair lending***

- a. General concept
- b. Protected classes under federal and local laws
- c. Types of housing and housing related services covered

***II. Prohibited Practices under fair lending statutes and regulations***

- a. Prohibited practices in rental or leasing a home
- b. Prohibited practices in buying a home
- c. Prohibited practices in financing a home

***III. Theories of Proof***

- a. Disparate Treatment
- b. Disparate Impact
- c. Perpetuation of Segregation

**Break (10 min)**

**How to Evaluate a Fair Lending Complaint**

***IV. Loan document review***

- a. Good Faith Estimate
- b. HUD – 1
- c. Loan Application
- d. Closing Documents
- e. Denial Letter
- f. Notice of Default

**Lunch (on your own)**

***V. How to use Home Mortgage Disclosure Act Data and other publically available data sets***

- a. Loan Applicant Register
- b. RMBS Data
- c. Securities and Exchanges prospectuses

**Break (10 minutes)**

**Enforcement Options and Remedies Available**

***VI. Administrative Enforcement***

- a. HUD Administrative Enforcement
- b. CFPB Administrative Enforcement
- c. Financial Regulatory Agency Enforcement
- d. Enforcement under State Laws

***VII. Private Action***

- a. Fair Housing Act
- b. Equal Credit Opportunity Act

***Where***

Hyatt Regency Newport

1 Goat Island

Newport, RI 02840

***Presenters from the National Fair Housing Training Academy – Washington, D.C.***

***Free Admission***

***Certificate of Attendance***

***Click Here to Register***