HOUSING RESEARCH

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CONSULTANT

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Fair Lending Strategies

Services include assistance with state and federal examinations; response and remediation to:

-DOJ Consent Orders
-FHA Warnings & Suspensions
-CFPB, FDIC, OCC matters
-State licensing issues

Author of 45 nationally published fair lending and compliance handbooks published by the MBA of America, AllRegs / Ellie Mae, Freddie Mac, the Federal Reserve Bank of Boston, and industry trade groups.

Author of Closing the Gap in Homeownership--Rewriting the Rules Against Mortgage Discrimination, and other books for homebuyers in English & Spanish.

Former CEO and Founder of Bankers Advisory, an audit services firm specializing in fair lending, quality control, state & federal compliance, now Clifton Larson Allen Mortgage Advisory Services.

HOUSING RESEARCH, LLC
www.housingresearchpress.com

STATE COMPLIANCE

Policy and procedures for compliance to state consumer protection laws adopted as an expansion to federal regulations. Additional prohibited bases may include ancestry, income source, and LGBTQ+ status.

POLICY & TRAINING

Customized policy and procedures covering 120 topics. Editable modules include fair and inclusive outreach, loan origination, third party oversight, training and monitoring, and federal regulations.

Digital training programs include pre-qualification, ability to repay, collection of race and ethnicity, redlining, types of discrimination, prohibited activities, quality of assistance, reasons for denial, counteroffers, alternative product options, acceptable sources of non-traditional credit and non-salaried income.

MARKET ASSESSMENT

Customized reports for any city, town, county, metro division, census tract. Detailed housing characteristics and values; comprehensive population demographics, languages spoken. Potential mortgage affordability based on housing costs and household income for individual geo-segments (e.g. city or county).

List of down payment assistance and financial incentives from local municipalities and partnership agencies.

PEER ANALYSIS

State or county HMDA data. Loan disposition by race, ethnicity, loan type, purpose. Available metrics include MSA income and minority tract percent.