

Instructions: Use this checklist in reviewing the manner in which your creditor is dealing with you to document any possibility of improper practices.

Creditor Behavior Checklist	Date / Time / Details	Result	Comments
<p>Did you submit a mortgage loan application and not receive back a "good faith estimate" (GFE) within business 3 days?</p>		<p>Name: Lender Name: Lender Address:</p>	<p>Once a lender has received an application for a mortgage, the lender has three days to provide the borrower with a good faith estimate of the terms and costs of the mortgage, including:</p> <ul style="list-style-type: none"> - The initial loan amount - The loan term - The initial interest rate - How long the interest rate is good and when it must be locked - Whether the interest rate can rise - Whether the loan balance can rise if payments are made on time - Whether there is a prepayment penalty - Whether there is a balloon payment - Whether an escrow account is required <p>Additionally, the GFE must include an itemized list of all of the origination charges (including the yield spread premium, if any) and list of all settlement charges.</p> <p>Real Estate Settlement Procedures Act (RESPA).</p>
<p>Did your mortgage lender transfer your loan servicing to another company without notifying you?</p>		<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>RESPA requires disclosure of loan servicing transfers by both the lender and new servicer.</p>
<p>When dealing with your mortgage or other loan lender, do you discover any instances of the following...</p> <ul style="list-style-type: none"> • You were requested to sign any types of blank forms? • You were instructed how to falsify your mortgage or other loan application in any way (such as falsifying income information). • You were requested to sign blank employee or bank 		<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>These may indicate evidence of financial fraud of mortgage documents or other loan documents. 18 U.S.C. § 225 (2007)</p>

<p>forms.</p> <ul style="list-style-type: none"> • Any evidence that a property was improperly appraised at a higher value. • Your identity is replaced with the identity of someone else on any loan document. • An appraiser acts in collusion with you in any way to provide a misleading appraisal report to the lender. 			
<p>Did a creditor or anyone else use information in a credit report to your detriment (such as to deny a loan, or to deny employment) without telling you of the source of the credit reporting agency used for that information?</p>		<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>The disclosure is required by the FCRA.</p>
<p>You requested, but were denied a copy of your consumer reporting agency file information, after providing required identification.</p>		<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>You are entitled to a free file disclosure if:</p> <ul style="list-style-type: none"> • a person has taken adverse action against you because of information in your credit report; • you are the victim of identify theft and place a fraud alert in your file; • your file contains inaccurate information as a result of fraud; • you are on public assistance; • you are unemployed but expect to apply for employment within <p>FCRA</p>
<p>Did you request a credit report from a nationwide credit bureau and a fee was demanded?</p>		<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>	<p>All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies.</p> <p>FCRA</p>
<p>please see further checklist items by visiting http://www.getcredithealthy.com</p>			

The following Federal laws are referenced in the checklist:

- Real Estate Settlement Procedures Act (RESPA)
- 18 U.S.C. § 225 (2007) – Securities Fraud
- Federal Truth In Lending Act (“TILA”)

- Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681
- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Credit Billing Act (FCBA)