

*“On Call” and “On Cue”*

A

# Proactive Compliance Partnership

*Stay  
a Step Ahead  
of the  
Regulators*

**MLinc** Mortgage Solutions  
A better way to work

## MLinc’s “On Call” and “On Cue” Information and Support Services:

### Existing Regulations

MLinc’s “**Compliance on Call**” service addresses inquiries through a designated compliance resource with your company, via telephone or email.

- a. Answers questions regarding applicable Regulations. \*(See List)
- b. Consults with you regarding general mortgage regulatory compliance matters affecting your origination activities, as they arise from time to time.

### Changes & New Regulations

MLinc’s “**Compliance on Cue**” service keeps you on top of and responsive to changes to existing Regulations and new Regulations as well.

- a. Interprets impact of Regulations on your mortgage business.
- b. Advises you on implementation of best practices in response to Regulations.

### \*List of Regulations and Statutes

- Equal Credit Opportunity Act
- Fair and Accurate Credit Transaction Act of 2003
- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Fair Housing Act
- FannieMae/FreddieMac/FHA/VA as they relate to Mortgage Lending Compliance
- FTC Regulations on “Fair and Deceptive Trade Practices”
- Gramm-Leach-Bliley Act
- Home Equity Loan Consumer Protection Act of 1988
- Home Mortgage Disclosure Act of 1975
- Home Ownership and Equity Protection Act of 1994
- Homeowners Protection Act of 1998
- Home Valuation Code of Conduct
- National Flood Insurance Program
- Real Estate Settlement Procedures Act of 1974
- Right to Financial Privacy Act of 1978
- Texas Home Equity Lending
- Truth in Lending Act
- US Patriot Act
- Other State and Local Laws as they relate to Mortgage Lending Compliance (including Anti-Predatory Lending Laws)

## MLinc Compliance Resume

MLinc's **Proactive Compliance Partnership** adds a national expert in federal/state/agency laws, statutes and regulations (the "Regulations") to your compliance team.

**Stay a step ahead of the Regulators**, mitigate your risk of noncompliance, and avoid associated business and financial loss by partnering with MLinc.

MLinc offers a **Proactive Compliance Partnership**, in support of Regulations that apply to you, for a fraction of the cost of an expert internal compliance resource.

The **Proactive Compliance Partnership** is an annual MLinc Arrangement providing "**Compliance on Call**" for existing Regulations, and "**Compliance on Cue**" for changes or new Regulations. MLinc's monthly fee varies based upon number of states supported.

- Vast experience across all aspects of mortgage lending.
- Federal/state/agency regulatory expertise.
- Recognized leader in RESPA compliance.
- Leadership in mortgage industry national committees.
- Extensive experience in developing and conducting training programs.
- Frequent speaking engagements for mortgage industry groups.
- Active participation in e-mail groups of compliance specialists throughout the country.
- In regular receipt of numerous law firm newsletters and alerts.
- Research support from nationally-recognized mortgage legal experts.

*MLinc is a nationwide provider of expertise, insight and innovative solutions to the mortgage industry.*

**MLinc** Mortgage Solutions

A better way to work

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