



# AllRegs State Compliance

## Products and Services

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### The solution

AllRegs® State Compliance is a comprehensive source of laws, regulations, plain-language analyses and disclosures for every jurisdiction. It keeps you informed and delivers the information you need. Take the worry out of keeping up with the endless changes and legislative mayhem. The AllRegs State Compliance Package offers powerful search features that allow you to target specific states and locate compliance topics quickly.

### Available content

At a fraction of the cost of comparable products or staffing, our AllRegs State Compliance Package delivers more:

- State-by-state plain-language analyses and interpretive summaries
- Coverage of origination through servicing and foreclosure of first and second mortgages and home equity lines of credit for both lender and broker issues
- Direct links to supporting statutes and regulations, with references to federal preemptions
- Specific state-required disclosures throughout the entire life of the loan and other forms provided for your reference identifying whether issued by the broker, creditor, servicer, etc.
- Continuously updated with daily or weekly email notifications
- State mortgage compliance checklists
- State required document matrices
- Permissible fees matrices

### How you'll benefit

- **For originators** – Find everything you need to know to do business within the state - the requirements for licenses, education and fees, as well as any restrictions regarding advertising, specific transactions, fees, interest rates, etc. Use our mortgage compliance checklists, required document matrices and permissible fees matrices to make sure your loan file is complete and compliant.
- **For servicers** – Obtain the specific requirements of each state regarding escrow accounts, statements, payoffs, lien releases and steps in the foreclosure process.
- **For closers and post-closers** – Learn Wet Settlement requirements you need to be aware of, as well as information on correct property documentation and signatory requirements to ensure a perfected lien. Find out whether it's necessary for the borrowers to insure their home and for what amount.
- **For compliance officers** – Each state is organized with an identical table of contents to assist the user with quickly finding information on any state in the same location. Use our mortgage compliance checklists, required document matrices and permissible fees matrices when reviewing loan files for compliance.

## State Compliance list of topics and updates

### Topics:

- Licensing and registration requirements for first and second liens
- Requirements for doing incidental/occasional business in other states
- Prohibited acts and practices, including predatory lending
- Advertising limitations
- Wet Settlement requirements
- Private mortgage insurance requirements
- Hazard insurance requirements
- Refinancing restrictions
- Federal preemption
- Real estate closing practices
- Homestead exemption
- Cosigners
- Powers of attorney
- Security instruments
- Notary requirements
- Document preparation
- Usury and fee limitations
- Disclosure requirements
- Record keeping and record retention requirements
- Servicing requirements
- And much more

### Keep up to date on:

- State statute and regulatory changes affecting the industry
- Additional content for debt collection, expanded servicing requirements, loan modification and loss mitigation, and consumer fraud
- Continually changing foreclosure laws at the state level such as tenant rights, mediation requirements, notices/disclosures, consultants, etc.
- The continuing tracking and clarification of regulatory changes in keeping with Dodd-Frank Act requirements and their relation to state law
- Effective changes to loan officer compensation
- Mortgage broker fiduciary responsibilities to applicants

### Know the nuances: Easily compare state-by-state requirements

Our report building tool helps you compare key compliance information using the AllRegs State Compliance Analysis and Commentary.

- Dynamically generate Analysis & Commentary reports that compare information across states
- Easily export multi-state compliance tables for further annotation or changes
- Save the report criteria to be re-run at a later time to capture updated information
- Link back to the authoritative laws and regulations in AllRegs
- Research multiple states at once to save time managing compliance
- Focus your review on more recent changes by using the date feature



**Reach us at:** 1-800-848-4904 or contact your AllRegs account manager