

## CFPB: THE NEXT CHAPTER

1. About the CFPB 20 min.
  - a. History
    - i. Truth-in-Lending
    - ii. RESPA
    - iii. Market Peak
    - iv. Financial Collapse of 2008
    - v. Push for Regulatory Reform
    - vi. Dodd Frank Act
    - vii. CFPB Formed
    - viii. Proposed and Finalized Rules
    - ix. Integrated Disclosures Final Rule
    - x. Addressing historic closing problems
2. CFPB Integrated Mortgage Disclosures 15 min.
  - a. Loan Estimate
  - b. Closing Disclosure
  - c. MBA Mismo Uniform Closing Dataset
  - d. ALTA leadership and your involvement
  - e. Working with lenders and real estate professionals
3. CFPB Service Provider Bulletin 15 min.
  - a. Background
    - i. CFPB Bulletin
    - ii. OCC, FDIC, NCUA and Fed expectations
    - iii. Agency Vetting
    - iv. ALTA Best Practices
  - b. ALTA Best Practices Implementation
    - i. Steps needed
    - ii. Resources
4. Wrap-up 5 min.
5. Q&A 5 min.