

CFPB RESPA and TILA Mortgage Servicing Regulations

RESPA Regulation X 12 CFR § 1024.1 et seq.

Subpart C—Mortgage Servicing

§ 1024.30	Scope
§ 1024.31	Definitions
§ 1024.32	General Disclosure Requirements
§ 1024.33	Mortgage Servicing Transfers
§ 1024.34	Timely Escrow Payments and Treatment of Escrow Account (See also § 1024.17 Escrow Accounts)
§ 1024.35	Error Resolution Procedures (NOE – Notice of Error)
§ 1024.36	Requests for Information (RFI)
§ 1024.37	Force-Placed Insurance (also referred to as Lender Placed Insurance)
§ 1024.38	General Servicing Policies, Procedures, and Requirements
§ 1024.39	Early Intervention Requirements for Certain Borrowers
§ 1024.40	Continuity of Contact
§ 1024.41	Loss Mitigation Procedures

TILA Regulation Z 12 CFR § 1026.1 et seq.

§ 1026.20	Disclosures Regarding Post Consummation Events <ul style="list-style-type: none">• Rate Adjustments with a Corresponding Change in Payment
§ 1026.36	Prohibited Acts or Practices and Certain Requirements for Credit Secured by a Dwelling <ul style="list-style-type: none">• Prompt Crediting of Payments• No Pyramiding of Late Fees• Payoff Statements
§ 1026.39	Mortgage Loan Transfer Disclosures (Sale/Assignment of Note)
§ 1026.41	Periodic Statements for Residential Mortgage Loans