

Overview of Mortgage Lending Discrimination and Predatory Lending

Participants are provided practical, hands-on training—using actual loan documents—to acquire a basic understanding and overview of residential mortgage lending discrimination and predatory lending.



FREE Seminar

To register call (202) 314-3422
or visit www.nfhta.org

Who Should Attend?

- Housing and real estate professionals
- Housing counselors
- All others whose business or professional activities necessitate having some familiarity with the basics of lending discrimination and predatory lending

Objectives:

Upon completion of this course, participants will be able to:

- Understand the residential mortgage lending process, including the roles of the secondary market, mortgage brokers and private investors
- Use HMDA Reports and other materials to analyze fair lending compliance
- Obtain an overview of the laws and legal theories that prohibit lending discrimination
- Differentiate conventional or prime lending from sub-prime lending, and to categorize predatory lending practices
- Obtain an overview of the federal and state statutes and common law theories applicable to predatory lending cases
- Identify monetary, injunctive and equitable provisions used to remedy instances of lending discrimination and predatory lending.
- Conduct more effective outreach and education to prevent lending discrimination and predatory lending
- Identify criminal statutes that prohibit mortgage fraud, and situations warranting law enforcement and regulatory referrals

Instructors: Selected NFHTA faculty include:

Stella Adams	Luisa Melgarejo
Kathleen Diebold	Michael Mitchell
Lloyd London	Darlene Newbern
Jeffrey May	Steve Tomkowiak

October 2009

**Lending Discrimination	Oct 5-6	Los Angeles, CA
**Financial Aspects of Lending	Oct 7-9	Los Angeles, CA
**Lending Discrimination	Oct 19-20	Cleveland, OH
**Financial Aspects of Lending	Oct 21-23	Cleveland, OH
**Buyer Beware	Oct 19-20	Stockton, CA
**Preventing Foreclosure	Oct 21-23	Stockton, CA
**Lending Discrimination	Oct 19-20	Las Vegas, NV
**Financial Aspects of Lending	Oct 21-23	Las Vegas, NV
**Lending Discrimination	Oct 26-27	Ft. Worth, TX
**Financial Aspects of Lending	Oct 28-30	Ft. Worth, TX
**Lending Discrimination	Oct 26-27	Philadelphia, PA
**Financial Aspects of Lending	Oct 28-30	Philadelphia, PA

November 2009

**Lending Discrimination	Nov 2-3	Salt Lake City, UT
**Financial Aspects of Lending	Nov 4-6	Salt Lake City, UT
**Preventing Foreclosure	Nov 2-4	Cleveland, OH
**Buyer Beware	Nov 5-6	Cleveland, OH
*Lending Discrimination	Nov 2-3	Miami, FL
*Financial Aspects of Lending	Nov 4-6	Miami, FL
**Buyer Beware	Nov 16-17	Los Angeles, CA
**Preventing Foreclosure	Nov 18-20	Los Angeles, CA
**Preventing Foreclosure	Nov 16-18	Miami, FL
**Buyer Beware	Nov 19-20	Miami, FL
**Lending Discrimination	Nov 16-17	Phoenix, AZ
**Financial Aspects of Lending	Nov 18-20	Phoenix, AZ

December 2009

**Buyer Beware	Nov 30 – Dec 1	Salt Lake City, UT
**Preventing Foreclosure	Dec 2-4	Salt Lake City, UT
**Buyer Beware	Nov 30 – Dec 1	Philadelphia, PA
**Preventing Foreclosure	Dec 2-4	Philadelphia, PA
**Preventing Foreclosure	Dec 7-9	Ft. Worth, TX
**Buyer Beware	Dec 10-11	Ft. Worth, TX
**Buyer Beware	Dec 7-8	Phoenix, AZ
**Preventing Foreclosure	Dec 9-11	Phoenix, AZ

*This course is available in English and Spanish

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