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Mortgage Lending

Andrew G. Pizor, Carolyn L. Carter, Tara Twomey

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• New restrictions on loan steering
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• Third party charges, including title insurance, private mortgage insurance, and attorney fees
• Application of federal and state laws to interest rates, balloon payments, prepayment penalties, negative amortization, and other loan terms
• Extent of federal preemption of state laws and new standards for National Bank Act preemption

Highly Practical; Invaluable Litigation Tips

• Gathering the key documents and how to analyze them
• Survey of all applicable federal and state laws
• Third party liability and ten limits on the holder-in-due-course defense
• Restrictions on arbitration in mortgage litigation
• Special litigation requirements where suing failed banks

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