

ISSUE	INSTITUTION	VIOLATIONS/FINDINGS	ACTION	AGENCY	DATE	PENALTY/ CORRECTIVE ACTION
Flood	Mountain Valley Bank, Dunlap, TN	<p>Bank violated section 339.7(a) of the FDIC Rules and Regulations, 12 C.F.R. § 339.7(a), by failing to provide the required force-place flood insurance notice to the borrower in four (4) instances; providing an incomplete force-place flood insurance notice to the borrower in one (1) instance; allowing flood insurance to lapse during the term of the loan without force placing flood insurance on the borrower’s behalf in five (5) instances; and failing to maintain an adequate amount of flood insurance in two (2) instances.</p> <p>Additionally, Bank violated section 339.9(c) of the FDIC Rules and Regulations, 12 C.F.R. § 339.9(c), by failing to provide a Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance timely in four (4) instances.</p>	CMP	FDIC	1/26/21	CMP: \$4,000
TILA, FCRA, ECOA, MAP Rule, UDAAP	1st Alliance Lending, LLC, et al. Hartford, Connecticut	The Bureau’s complaint alleges various unlawful mortgage lending practices in violation of the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Mortgage Acts and Practices—Advertising Rule (MAP Rule), and the Consumer Financial Protection Act of 2012 (CFPA).	Complaint	CFPB	1/15/21	The Bureau’s complaint seeks injunctions against the defendants, as well as damages, redress to consumers, disgorgement of ill-gotten gains, and the imposition of a civil money penalty.

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Flood	Federal Savings Bank, Chicago, IL	Pattern or practice of violation of the Flood Act and its implementing regulations, specifically 12 C.F.R. § 22.10 (Notice of Servicer's Identity)	CMP	OCC	1/8/21	CMP: \$193,105.50

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*2021 (released as of March 10, 2021) LENDING COMPLIANCE RELATED ENFORCEMENT ACTIONS
(NUMBER BY PENALTY TYPE AND REGULATOR)

LAW/REGULATION	FDIC	FRB	OCC	CFPB	HUD	DOJ	NCUA	TOTAL
FAIR LENDING								
FLOOD	1		1					2
MILITARY LENDING								
TILA/RESPA				1** (FCRA, ECOA, UDAAP)				1
UDAP/UDAAP								
OTHER								
TOTAL	1		1	1				

*Lending compliance enforcement actions against financial institutions and other companies (non-individuals) that might have an impact on financial institutions. Chart is intended to be an educational tool. Not guaranteed to be comprehensive.

**The violation of this law/regulation was part of an enforcement action that contained violations of multiple laws/regulations. The violation of this particular law is notated in the chart, but is not counted as a separate enforcement action and, as a result, is not counted in the *Totals* of this chart in order to avoid duplicative results.