



## Anti-Predatory Lending Questionnaire

Member Name:     A    As of (Date):     B    

C

1. Does the Member originate loans that are classified as:	<input type="checkbox"/> YES <input type="checkbox"/> NO
a. "High Cost" by the Homeownership and Equity Protection Act of 1994 (HOEPA) or by any other applicable predatory or abusive lending (anti-predatory lending or "APL") law?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b. Covered Loans as defined by Origination Guide Exhibit A (Anti-Predatory Lending Category)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
c. If the response to 1.a. or 1.b. is yes, does the Member have a method to detect and prevent such loans from delivery under the MPF Program?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. a. Does the Member have APL policies and screening procedures in place with respect to all Mortgages delivered or to be delivered under the MPF Program that cover the requirements of Origination Guide Chapter 2.6?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b. If yes, do the policies and procedures address the requirements of Origination Guide Chapter 2.6?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Do the Member's APL policies and screening procedures:	
a. Address who is responsible for tracking changes in APL laws?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b. Require the Member to either i) screen the loans from or ii) review and monitor the APL policies and screening procedures of each "third-party originator" (brokers and correspondents) from which the Member purchases mortgages? (Check "not applicable" only if the Member originates all loans that it delivers.)	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A
4. Does the Member conduct pre- or post-closing APL audits? (check all that apply)	<input type="checkbox"/> Pre <input type="checkbox"/> Post <input type="checkbox"/> Neither
5. Does the Member use a commercially available APL compliance / screening software program? If yes, specify program used: _____	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. Will / does the Member deliver Mortgages under the MPF Program that are secured by property located in a jurisdiction in which Standard & Poor's has determined it cannot rate mortgages defined as "unratable". For more information, see Origination Guide Chapter 2.6.1.1 and Exhibit A (Anti-Predatory Lending Category).	<input type="checkbox"/> YES <input type="checkbox"/> NO
a. If the response to question 6. is 'Yes', have the Member's most current APL screening procedures been provided to the MPF Bank?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b. Have the APL Screening procedures been reviewed by the MPF Bank? If so, attach the signed 'Notice to Provider' form (S - 19) or 'Notice of Intent to Disqualify or Suspend' (S-10) form as applicable.	<input type="checkbox"/> YES <input type="checkbox"/> NO
c. If the response to question 6a. is 'No', or if you have modified your procedures since they were last accepted by the MPF Bank, or if the approval of the screening procedures by the MPF Bank only applied to specific 'unratable' jurisdictions and the Member would now like to deliver loans in another 'unratable' jurisdiction (i.e. the Member is approved to deliver loans in Massachusetts and New Jersey only, procedures must be reviewed and approved again in order that the Member also be able to deliver loans in Rhode Island), please attach a copy of your institution's current APL screening procedures to be reviewed by the MPF Bank. Once the MPF Bank has reviewed the Procedures, please provide the applicable signed form as indicated in 6b.	
7. Has the Member had to repurchase loans from any investor due to any APL violations or perceived violations in the past five (5) years?	<input type="checkbox"/> YES <input type="checkbox"/> NO
8. Does the individual executing this Questionnaire represent that such person is duly authorized to sign the document on behalf of the Member, certify that the Member is aware of the MPF Program's APL guidelines as stated in Origination Guide Chapter 2.6 and certify that the Member will comply with MPF Program APL guidelines when delivering Mortgages under the MPF Program?	<input type="checkbox"/> YES <input type="checkbox"/> NO

D

Signature \_\_\_\_\_ Title \_\_\_\_\_  
 Name (Printed) \_\_\_\_\_ Date \_\_\_\_\_

To complete this questionnaire follow the steps below:

- Enter the member's name.
- Enter today's date
- Select the appropriate responses.
- Complete the signature block for the individual that completes this questionnaire for the member.

\* This is a fillable PDF, most responses may be typed prior to printing for signatures

# Anti-Predatory Lending Questionnaire

Member Name: \_\_\_\_\_

As of (Date): \_\_\_\_\_

<p>1. Does the Member originate loans that are classified as:</p> <p>a. "High Cost" by the Homeownership and Equity Protection Act of 1994 (HOEPA) or by any other applicable predatory or abusive lending (anti-predatory lending or "APL") law?</p> <p>b. Covered Loans as defined by Origination Guide Exhibit A (Anti-Predatory Lending Category)?</p> <p>c. If the response to 1.a. or 1.b. is yes, does the Member have a method to detect and prevent such loans from delivery under the MPF Program?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>
<p>2. a. Does the Member have APL policies and screening procedures in place with respect to all Mortgages delivered or to be delivered under the MPF Program that cover the requirements of Origination Guide Chapter 2.6?</p> <p>b. If yes, do the policies and procedures address the requirements of Origination Guide Chapter 2.6?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>
<p>3. Do the Member's APL policies and screening procedures:</p> <p>a. Address who is responsible for tracking changes in APL laws?</p> <p>b. Require the Member to either i) screen the loans from or ii) review and monitor the APL policies and screening procedures of each "third-party originator" (brokers and correspondents) from which the Member purchases mortgages? (Check "not applicable" only if the Member originates all loans that it delivers.)</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> N/A</p>
<p>4. Does the Member conduct pre- or post-closing APL audits? (check all that apply)</p>	<p><input type="checkbox"/> Pre <input type="checkbox"/> Post</p> <p><input type="checkbox"/> Neither</p>
<p>5. Does the Member use a commercially available APL compliance / screening software program?</p> <p>If yes, specify program used: _____</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>
<p>6. Will / does the Member deliver Mortgages under the MPF Program that are secured by property located in a jurisdiction in which Standard &amp; Poor's has determined it cannot rate mortgages defined as "unratable". For more information, see Origination Guide Chapter 2.6.1.1 and Exhibit A (Anti-Predatory Lending Category).</p> <p>a. If the response to question 6. is 'Yes', have the Member's most current APL screening procedures been provided to the MPF Bank?</p> <p>b. Have the APL Screening procedures been reviewed by the MPF Bank? If so, attach the signed 'Notice to Provider' form (S – 19) or 'Notice of Intent to Disqualify or Suspend' (S-10) form as applicable.</p> <p>c. If the response to question 6a. is 'No', or if you have modified your procedures since they were last accepted by the MPF Bank, or if the approval of the screening procedures by the MPF Bank only applied to specific 'unratable' jurisdictions and the Member would now like to deliver loans in another 'unratable' jurisdiction (i.e. the Member is approved to deliver loans in Massachusetts and New Jersey only, procedures must be reviewed and approved again in order that the Member also be able to deliver loans in Rhode Island), please attach a copy of your institution's current APL screening procedures to be reviewed by the MPF Bank. Once the MPF Bank has reviewed the Procedures, please provide the applicable signed form as indicated in 6b.</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>
<p>7. Has the Member had to repurchase loans from any investor due to any APL violations or perceived violations in the past five (5) years?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>
<p>8. Does the individual executing this Questionnaire represent that such person is duly authorized to sign the document on behalf of the Member, certify that the Member is aware of the MPF Program's APL guidelines as stated in Origination Guide Chapter 2.6 and certify that the Member will comply with MPF Program APL guidelines when delivering Mortgages under the MPF Program?</p>	<p><input type="checkbox"/> YES <input type="checkbox"/> NO</p>

Signature

Title

Name (Printed)

Date