

How to Use the Handbook

The Handbook incorporates existing policies and procedures, adding information, job aids, and references that may assist the reader. Each Section begins with a detailed Table of Contents followed by the various rules and regulations related to the topic of the section (for example, the Lending section (V) contains subsections for Truth in Lending, RESPA and other lending related rules and regulations). Each subtopic includes pertinent background material, examination procedures, references and job aids to assist the examiner in the examination process. Each rule and regulation covered in the Sections is included independently in the Handbook and can be readily removed, replaced, and updated. In addition, the electronic version is broken into corresponding sections and

topics. When new examination policies and procedures are released, the examiner can readily add these to the Handbook in the appropriate section. The on-line Handbook will be revised to reflect the addition. This same procedure should be followed when any current section or topic is revised or procedures updated. Insert the revision into the Handbook and remove any outdated materials.

NOTE: The reference links are provided as a resource and are accurate at date of publication, but may be subject to change without notice. If this occurs, it is recommended that the reader use the reference title and link information as a base to search for the new link location.