

STATE REGULATOR'S PANEL

Mortgage Bankers Association
Regulatory Compliance Conference
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*Marsha L. Williams, Attorney
Middleberg Riddle & Gianna
717 N. Harwood St., Ste 2400
Dallas, Texas 75201
214-220-6501
mwilliam@midrid.com*

Trends in Enforcement

(as of September 20, 2007)

Types of Enforcement

- Litigation
 - Borrower Individual Actions
 - Class Actions
 - Attorney General Actions

- **Regulatory Actions**

- Examinations
- License Revocation
- License Suspension
- Imposition of Penalties and Fines
- Investigations
- Cease and Desist Orders and Injunctions
- Referral to Attorney General or Appropriate County Attorney

State Legislation Enacted

- Ohio
- Rhode Island
- Tennessee
- South Dakota
- Mississippi
- Minnesota
- Colorado
- Arizona
- Nevada
- North Carolina

State Legislation Pending

- Michigan
- Pennsylvania
- Massachusetts
- New Jersey

State Regulations

- Massachusetts

State Policy Statements/ Interpretations

- Pennsylvania