



# Bank Consumer Lending Compliance Training Sample

Issues

*Common Questions.*

A pregnant woman wants to buy and move into a house before her baby is born. She wants to know how long it will take from the time she fills out a loan application to close the loan. What do you tell her?

Sample  
Game  
Cards

(smaller  
than the  
Actual  
3 1/8" by  
2 1/4" size)

*Unexpected Questions.*

While filling out a personal loan application a man wants to know if he should put down under "other income" the \$200 per month he earns from gambling. What do you tell him and what do you do?

*Perceptions vs. Reality.*

A customer hands you a home loan application and many supporting documents. You notice the photocopies of his tax returns have the Social Security numbers blacked-out. When you ask him why he did this, he tells you that it is illegal for you to use his number for any purpose. What is your response?

*Reg. B issues.*

A young woman and her grandfather have filled out an auto loan application. You have determined this loan cannot be approved without the grandfather's co-signature. The only problem is, he is eighty-six years of age. What do you tell the couple requesting an answer?

*Reg. C issues.*

A couple is in requesting to know what financial ratios you use to determine credit worthiness for a home equity loan. They also want to know what kind of exceptions you make on regular basis. What is your answer to this unusual request?

*Reg. M issues.*

A customer claims the final payoff on his truck lease is unreasonable. The model of vehicle leased has been a national embarrassment and the \$4,800 resale value is less than half of normal. His \$500 per month payments were an absolute waste. What do you do about his complaint?

*Reg. U issues.*

A woman wants a loan to purchase some stock in a closely held corporation. What do you tell her?

*Reg. Z issues.*

A woman wants to exercise her right of rescission on a loan. She makes her request on a Tuesday, telling you she was unaware that Saturdays count as a day toward the time limit. What is your response to this request?