



The Botanical Gazette Volume 60

By -

RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 128 pages. OCLC Number: (OCoLC)56139526 Subject: Mortgage loans -- Corrupt practices -- United States. Excerpt: . . . Executive Summary responsibilities. In contrast, the Board conducts periodic examinations of financial and bank holding companies and, under the Bank Holding Company Act, is authorized to monitor and examine the subsidiaries of a bank holding company under certain circumstances. However, this authority does not clearly extend to routine examinations of nonbank subsidiaries of these holding companies with regard to laws pertinent to predatory lending. In addition, the Board does not have specific authority under pertinent federal consumer protection laws to institute an enforcement action against a nonbank subsidiary of a financial or bank holding company. Granting the Board concurrent enforcement authority with the FTC for these nonbank subsidiaries of holding companies could help deter some predatory lending. In response to concerns about the growth of predatory lending and the Many States Have Passed limitations of existing laws, 25 states, the District of Columbia, and 11 Laws Addressing Predatory localities have passed their own laws addressing predatory lending Lending, but Federal practices, according to a database that tracks such laws. Most...



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