

# **MORTGAGE LENDING WORK GROUP**

August 8, 2008  
1:30 p.m. – 3:30 p.m.  
Labor & Industries Building, Conference Room 260  
350 Winter Street NE, Salem, Oregon

## **AGENDA**

*Welcome/Introductions*

*Recap of Status / Federal Actions*

*Discuss Areas Not Covered by Federal Actions:*

- *Ability to pay: non high cost / prime loans*
- *Reasonable tangible benefit comparison form (GFE)*
- *Good faith and fair dealing*
- *Prepayment penalties: non high cost / prime loans; negative amortization*
- *Notice for non-English speakers*

*Enforcement of TILA & HR 3221 Loans on the State Level*

*Consumer Education Efforts*

*HR 3221 Loan Originator Licensing*

*Closure / Future Meetings*

Wednesday, August 27, 2008, 1:30-3:30 p.m.