



Nations Home Mortgage

AMERICA'S HOME LOAN SPECIALISTS

Nations Home Mortgage Corporation Anti-Predatory Lending Policy

Nations Home Mortgage Corporation (NHM) has adopted this Statement against Predatory Lending Practices, as well numerous other safeguards and procedures, including Best Practices as recommended by the Mortgage Bankers Association of America, in order to help insure that our customers receive fair and equitable treatment in the origination of their mortgage from NHM.

NHM strongly disapproves of abusive or predatory lending practices by any of its employees or agents, and requires its employees to receive training to spot predatory lending practices in an effort to prevent them. NHM requires all new loan originators to acknowledge Best Practices and Anti-Predatory Lending Policy, and adhere to practices intended to eliminate predatory lending and treat all borrowers fairly and equitably. In addition, NHM complies with all applicable state and federal laws and regulations, including, but not limited to the Equal Credit Opportunity Act, the Fair Housing Act, the Fair Credit Reporting Act, the Truth in Lending Act, and the Real Estate Settlement Procedures Act. NHM Best Practices policies are here.

Prospective borrowers are encouraged to seek loan counseling prior to obtaining a mortgage, and the US Department of Housing and Urban Development can provide you with a list of loan counselors in your area (see the HUD website for [Consumer Information](#) or a [List of Housing Counseling Agencies](#), or contact HUD by telephone at 1-888-466-3487).