Due diligence checklist: TILA, ECOA, HMDA and Regulation F

Truth in Lending (Reg Z), Equal Credit Opportunity (Reg B), Home Mortgage Disclosure (Reg C) and Fair Debt Collection (Reg F). CFPB, the United States.

Regime	TILA, ECOA, HMDA and Regulation F
Regulator	CFPB
Country	the United States
Regulator's page	https://www.consumerfinance.gov/rules-policy/regulations/
Prepared	9 November 2026
Current version	https://www.vederca.com/market-scan/due-diligence/us-credit

What it is

Disclosures, adverse action notices, fair lending data and collections conduct meet the federal consumer rules.

Who it applies to

Applies to every financial institution in the United States, when procuring lending and origination, collections and recoveries.

What to ask a vendor, and the evidence to request

#	Ask the vendor for	Evidence to request	Received
1	Truth in Lending and TRID disclosures in the required form and timing	Samples of the notices and documents the system produces, and the workflow for hardship, arrears and vulnerable customer cases.	
2	Adverse action notices and fair lending data capture (Reg B, HMDA)	Samples of the notices and documents the system produces, and the workflow for hardship, arrears and vulnerable customer cases.	
3	Debt collection communications that meet Regulation F	A written statement from the vendor, with the policy, specification or sample that supports it.	

In every case

- A named contact at the vendor responsible for this regime, and how the vendor tracks changes to it.
- Which named customers the vendor already serves under this regime, as references you may call.

This checklist is a starting point for a procurement team, not legal advice. Read it with the regulator's own page, your institution's policies and your legal and risk teams; the regime may have changed since the date on this document.