

OTHER LENDING RESOURCES



“The American house will be divided against itself so long as there is prejudice against any American buying or renting a home.”

Senator Ted Kennedy
August 12, 1980

FAIR LENDING



EQUAL HOUSING
OPPORTUNITY

Learn about other regulatory agencies that can assist you in resolving complaints against banks and non-bank lending institutions.

Organization and address

U.S. Department of Housing and Urban Development

Office of Fair Housing
& Equal Opportunity

451-7th Street, S.W.
Washington, DC 20410

(800) 669-9777 voice

(800) 927-9275 TTY

www.hud.gov/fairhousing

Role in resolving complaints against lenders

Handles complaints about unfair lending against all lenders and others involved in the mortgage process.

U.S. Department of Housing and Urban Development

Federal Housing Administration

451-7th Street, S.W.

Washington, DC 20410

(800) CALL-FHA (225-5342)

www.fha.gov

Handles complaints about mortgage loans insured by FHA.

Organization and address

Federal Deposit Insurance Corporation

Division of Compliance

1730 Pennsylvania Avenue, N.W.

7th Floor

Washington, DC 20429

(877) 275-3342

www.fdic.gov/consumer/index.html

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue, N.W.

Washington, DC 20580

(877) 382-4357

www.ftc.gov

Role in resolving complaints against lenders

Handles complaints against and regulates FDIC insured state banks which are not members of the Federal Reserve System.

Handles complaints concerning most non-bank lenders, such as mortgage and finance companies and state credit unions.

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Organization and address

National Credit Union Administration

1775 Duke Street
Alexandria, VA 22314-3428
703) 518-6300
www.ncua.gov

Office of the Comptroller of the Currency

Compliance Management
250 E Street, S.W.
Mail Stop 3-9
Washington, DC 20219
(800) 613-6743
www.occ.treas.gov

Role in resolving complaints against lenders

Handles complaints against and regulates
National Credit Unions.

Handles complaints against and regulates
National Banks, which usually have “National”
in their name or “N.A.” after their name.

Organization and address

Office of Thrift Supervision

Consumer Affairs Division
1700 G Street, N.W.
Washington, DC 20552
(800) 842-6929
www.ots.treas.gov

The Federal Reserve Board

Division of Consumer and Community Affairs
20th and Constitution Avenue, N.W.
Mail Stop 801
Washington, DC 20551
(202) 452-3693
www.federalreserve.gov

Role in resolving complaints against lenders

Handles complaints against and regulates Federal Savings and Loans, and also Federal Savings Banks.

Handles complaints and regulates state-chartered banks and trusts. Also, administers the Truth In Lending Act, Equal Credit Opportunity Act, and Fair Credit Reporting Act.

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Organization and address

U.S. Department of Agriculture

Rural Development/
Rural Housing Services

Mail Stop MC-0783

Washington, DC 20250

(202) 720-1474

www.rurdev.usda.gov

U.S. Department of Justice

Civil Rights Division

950 Pennsylvania Avenue, N.W.

Housing and Civil Enforcement
Section, NWB

Washington, DC 20530

(800) 896-7743

[www.usdoj.gov/crt/housing/
fairhousing/index.html](http://www.usdoj.gov/crt/housing/fairhousing/index.html)

Role in resolving complaints against lenders

Handles complaints about mortgage loans insured by Rural Development.

Handles complaints involving a “pattern or practice” of illegal discrimination or that raise an issue of “general public importance,” which are filed under the federal Fair Housing Act or the Equal Credit Opportunity Act.

Organization and address

U.S. Department of Veterans Affairs
Consumer Affairs Service
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 273-5770
www.va.gov

Role in resolving complaints against lenders

Handles complaints about mortgage loans guaranteed by the Department of Veterans Affairs.

For additional lending resources, please check with your state and local government offices such as consumer protection agencies, the Department of Banking and Financial Services, and your state Office of Attorney General.

NOTE: State chartered bank deposits are FDIC insured but are regulated by that state's banking/financial institutions department. Complaints against these banks should be filed with the state's banking department.

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