



To: All Policy-Issuing Agents and Direct Operations of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: August 23, 2023
Bulletin No.: NB 2023-07
Subject: CFPB RESPA Enforcement is Back

We wanted to share an excellent blog post Rich Horn, whom many of you will remember as a former senior counsel for CFPB and a key mover in the development of the TRID regulations.

Last week, Rich highlighted a CFPB consent order imposing a \$1.75 million civil money penalty on a large non-bank mortgage company for violations of Section 8 of RESPA. While the violations described were textbook “kickbacks,” Rich’s insider perspective on what this may portend for future enforcement is particularly valuable.

Click this link to read the blog post: [CFPB Fines Large Non-Bank Mortgage Company \\$1.75 million for RESPA Violations – RESPA is Back on the CFPB’s Radar](#)

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.