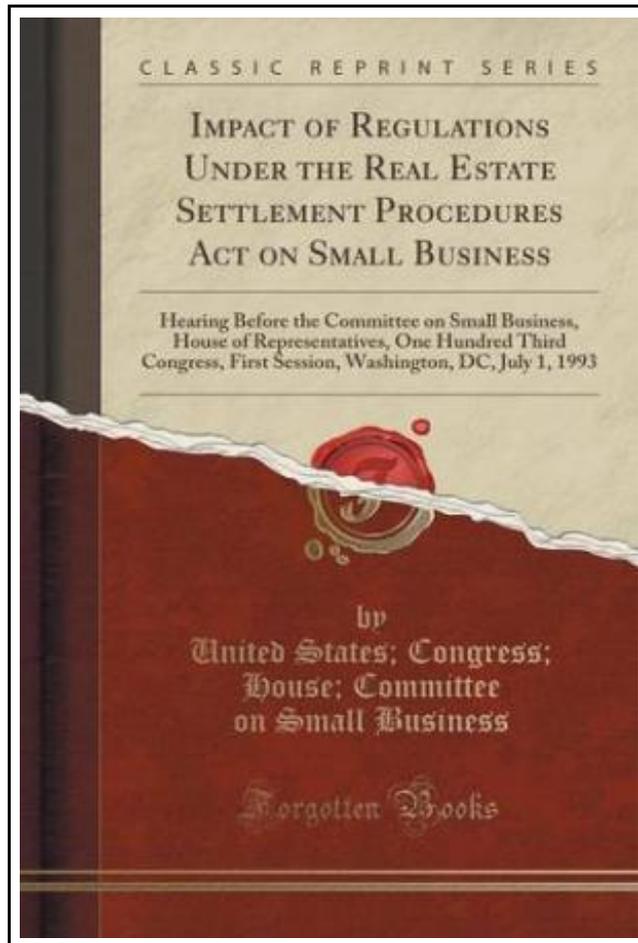


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Excerpt from **Impact of Regulations Under the Real Estate Settlement Procedures Act on Small Business: Hearing Before the Committee on Small Business, House of Representatives, One Hundred Third Congress, First Session, Washington, DC, July 1, 1993** The committee met, pursuant to notice, at 9:30 a.m., in room 2359-A, Rayburn House Office Building, Hon. John J. LaFalce (chairman of the committee) presiding. Chairman LaFalce. The Small Business Committee will come to order. This morning's hearing concerns regulations issued by the Department of Housing and Urban Development just prior to the November 1992 election affecting various aspects of the real estate industry under RESPA, the Real Estate Settlement Procedures Act. The regulations permitted certain activities including the pooling of computerized information about mortgage availability and, in some circumstances, remuneration for referrals to providers of settlement services. RESPA was first enacted by Congress in 1974 to protect consumers from unnecessarily high real estate settlement charges due to abusive practices. Among other things, RESPA prohibited kickbacks or other fees relating simply to the referral of business to providers of settlement services. Congress addressed RESPA again in 1973, adopting certain amendments seeking to clarify the statute and how it should be interpreted. Over the years, HUD has issued various informal opinions on aspects of RESPA. In addition, HUD published proposed regulations in May 1988. By December of that year, HUD had developed proposals for a final rule on referral fees under RESPA. But the final rule was not promulgated. Then, last November, days before the election. HUD published regulations concerning controlled business arrangements and computerized loan origination systems to become effective in 30 days. Proponents of the new regulations believe they...

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