



[www.nat.com/CFPBPowerTools](http://www.nat.com/CFPBPowerTools)



# TO MAKE THE CFPB WORK FOR YOU

The Consumer Financial Protection Bureau (CFPB) was created by the 2010 Dodd Frank Act and launched in 2011. The agency roots out unfair, deceptive or abusive practices; enforces laws that outlaw discrimination; follows up on consumer complaints; and offers financial education resources. Here are five ways you can make the CFPB work for you.

## Consumer Education

At [consumerfinance.gov](http://consumerfinance.gov), the CFPB offers tools and resources for homebuyers, as well as step-by-step guides to mortgages, credit and closings. You can also visit our website at [www.nat.com/Products-Services](http://www.nat.com/Products-Services) to gather information on every aspect of the real estate transaction.

## Get your questions answered

Since the CFPB covers a wide swath of consumer financial products, you can get your questions answered at [www.consumerfinance.gov/ask-CFPB](http://www.consumerfinance.gov/ask-CFPB), on almost any financial topic, including credit reports, mortgages, student loans, auto loans, bank accounts, credit cards and more.

## Resources

[ConsumerFinance.gov](http://ConsumerFinance.gov) hosts webinars, provides resources for financial education and has brochures on a variety of topics. You can also access downloadable brochures and flyers to help you learn more about title insurance and the many steps involved in a real estate transaction at [www.nat.com/Title-Information/Title-Basics.aspx](http://www.nat.com/Title-Information/Title-Basics.aspx) or [www.nat.com/CFPB](http://www.nat.com/CFPB).

## Having a problem?

In the past, you may have had little recourse if your financial provider was not responsive to issues you had with its products. At [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint), you can register your complaint and the CFPB will forward it to the company and work to get you a response – generally within 15 days.

## Compensation

The CFPB means business. There are more rules, stricter licensing standards and bulldog enforcement. Since opening its doors in 2011, the CFPB has garnered nearly \$12 billion in paybacks to nearly 29 million consumers, in addition to fielding more than 1 million complaints.

To learn more and to find links to a host of helpful information, visit [www.nat.com/CFPBPowerTools](http://www.nat.com/CFPBPowerTools)

North American Title knows that buying a house and getting a mortgage involves a lot of complicated steps for our customers. We are dedicated to developing and providing a wealth of educational resources to our home buyers and sellers to ensure you arrive at the closing table with the knowledge and confidence that will make owning your new home a pleasure.