



# Fair Lending *Scenarios*

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*Read through the following scenarios and describe the best action that should be taken by the staff member.*

## **Scenario #1**

Applicant Annie wants to buy a Mercedes SUV. She meets with Lender Buck to discuss applying for an automobile loan. When Lender Buck finds out what type of automobile she wants to buy he tells Annie “you probably don’t make enough to afford that type of car. I wouldn’t even bother applying if I were you.”

**What should Lender Buck have done?**

## **Scenario #2**

Bob takes a train traveling 40 miles per hour from 20 miles north of NPB. Marie takes a bus traveling 30 miles per hour from 12 miles south of the bank. Both reach the bank lobby at the same time. Lender Buck approaches the two customers and invites Bob into the office first.

**Could Lender Buck have a problem?**

## **Scenario #3**

Sally Kim applies with Lender Buck for a \$5000 unsecured loan to take a vacation in Florida. After underwriting the loan it is determined that Sally’s income is not sufficient to meet the debt to income guidelines of the loan program. Lender Buck tells Sally that her loan cannot be approved unless her husband co-signs for the loan.

**Could Lender Buck have a problem? If yes, why.**