

Resource List for Tracking Changes in Mortgage-Related Rulemakings

FDIC Regulatory Calendar: The FDIC Regulatory Calendar helps community banks remain current on changes in federal banking laws, regulations, and supervisory guidance, including the CFPB's changes to the mortgage-related rulemakings. It can be accessed at <http://www.fdic.gov/regulations/resources/cbi/calendar.html>.

FDIC Banker Teleconference Series: The FDIC periodically holds banker teleconferences about important rulemakings, guidance, and emerging issues. For example, in 2012, teleconferences addressed such topics as the proposed CFPB mortgage-related rules, fair lending, and third-party compliance risk management. The FDIC will continue to hold timely teleconferences to keep institutions informed about important banking regulatory and emerging issues. Information about future teleconferences will be communicated through Financial Institution Letters. To receive these communications electronically, you may subscribe at <http://www.fdic.gov/about/subscriptions/fil.html>.

Additionally, materials presented during the teleconferences will be posted to the FDIC's Web site at http://www.fdic.gov/news/conferences/other_events/2012-sept-oct-bankercall.html.

CFPB Website: The CFPB's Web site is a resource for tracking changes to mortgage-related rulemakings. It can be accessed at <http://www.consumerfinance.gov/regulations/>. The Web site shows that a number of other mortgage-related rulemakings applicable to FDIC-supervised institutions are underway or have been recently issued. As of this writing, these include the following final mortgage rules issued by the CFPB:

- Ability-to-Repay and Qualified Mortgage Standards Under the Truth in Lending Act (Regulation Z), effective January 10, 2014. <http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/>
- Escrow Requirements under the Truth in Lending Act (Regulation Z), effective June 1, 2013. <http://www.consumerfinance.gov/regulations/escrow-requirements-under-the-truth-in-lending-act-regulation-z/>
- High-Cost Mortgage and Homeownership Counseling Amendments to the Truth in Lending Act (Regulation Z) and Homeownership Counseling Amendments to the Real Estate Settlement Procedures Act (Regulation X), effective January 10, 2014. <http://www.consumerfinance.gov/regulations/high-cost-mortgage-and-homeownership-counseling-amendments-to-regulation-z-and-homeownership-counseling-amendments-to-regulation-x/>
- Real Estate Settlement Procedures Act (Regulation X) and Truth in Lending Act (Regulation Z) Mortgage Servicing Final Rules, effective January 10, 2014. <http://www.consumerfinance.gov/regulations/2013-real-estate-settlement-procedures-act-regulation-x-and-truth-in-lending-act-regulation-z-mortgage-servicing-final-rules/>
- Loan Originator Compensation (Regulation Z), effective June 1, 2013, for provisions concerning mandatory arbitration and single-premium credit insurance and January 10,

2014, for all other provisions. <http://www.consumerfinance.gov/regulations/loan-originator-compensation-requirements-under-the-truth-in-lending-act-regulation-z/>

- Disclosure and Delivery Requirements for Copies of Appraisals and Other Written Valuations Under the Equal Credit Opportunity Act (Regulation B), effective January 18, 2014. <http://www.consumerfinance.gov/regulations/disclosure-and-delivery-requirements-for-copies-of-appraisals-and-other-written-valuations-under-the-equal-credit-opportunity-act-regulation-b/>

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