

Below is Dykema's up-to-date chart of pending and final regulatory activities and proceedings at the CFPB.

Consumer Financial Protection Bureau Pending Rulemakings, Final Rulemakings and Other Initiatives under Dodd-Frank Act (DFA) as of September 7, 2012

Description	Date of Proposal/Final or Interim Rule	Summary of Contents	Key Dates
Proposed Rule with Request for Public Comment	September 7, 2012 (77 FR 55,271)	<p>The Bureau issued a proposal regarding origination fees, loan origination (LO) qualifications and LO compensation. It would allow creditors to continue making available loans with discount points and/or fees, so long as they also make available a comparable alternative loan with no upfront discount points, origination points, or origination fees (“zero-zero alternative”) that are retained by the creditor, broker, or an affiliate of either, with some exceptions.</p> <p>The Bureau further proposes an adjustment to restrictions on loan originator compensation. The proposal would continue the general ban on paying or receiving commissions based on the terms of the transaction with some exceptions for unanticipated increases in closing costs from independent third parties. The proposal would revise anti-steering rules to allow certain contributions to 401(k) plans and other “qualified plans” under tax and employment law and permit bonuses in specific circumstances so long as those contributions and bonuses are not based on the terms of the mortgage transactions. The Bureau would allow mortgage brokerage firms that are paid by the consumer to pay their individual brokers a commission so long as the commission is not based on the terms of the transaction.</p> <p>With regard to loan originator qualifications, the Bureau would require a depository institution to ensure its loan originators meet character, fitness, and criminal background check standards equivalent to the SAFE Act.</p> <p>Finally, the Bureau proposes a general ban on mandatory arbitration clauses and financing of premiums for credit insurance.</p>	Proposed Rule with Request for Public Comment
Proposed Rule; Request for Public Comment	September 5, 2012 (77 FR 54,722)	The Board, Bureau, FDIC, FHFA, NCUA, and OCC propose to amend Regulation Z, which implements the Truth in Lending Act (TILA), that would implement a new TILA provision requiring appraisals for “higher-risk mortgages.” The proposed rule would require creditors	Written comments due on or before October 15,

		to obtain an appraisal or appraisals meeting certain specified standards, provide applicants with a notification regarding the use of the appraisals, and give applicants a copy of the written appraisals used.	2012
Notice and Request for Comment	August 23, 2012 (77 FR 51,020)	The Bureau is soliciting comments concerning the information collection efforts relating to the collection of information regarding the, "CFPB Office of Intergovernmental Affairs Outreach Activities." The proposed information collection is required by the Paperwork Reduction Act of 1995 and has been submitted to the Office of Management and Budget (OMB) for review and approval.	Written comments due on or before September 24, 2012
Proposed Rule; Request for Public Comment	August 21, 2012 (77 FR 50,390)	The Bureau is proposing an amendment to Regulation B, which implements the Equal Credit Opportunity Act ("ECOA"). The proposed revisions of Regulation B would require creditors to provide free copies of all written appraisals and valuations developed in connection with an application for a loan to be secured by a first lien on a dwelling. The proposal also would require creditors to notify applicants in writing of the right to receive a copy of each written appraisal or valuation at no additional cost.	Written comments due on or before October 15, 2012, except that comments on the Paperwork Reduction Act analysis due on or before October 22, 2012
Final Rule; Official Interpretation	August 20, 2012 (77 FR 50,244)	The Bureau issued a final rule which modifies a final rule published in February 2012 implementing section 1073 of the Dodd-Frank Act regarding remittance transfers. The final rule adopts a safe harbor with respect to the phrase "normal course of business" in the definition of "remittance transfer provider," which determines whether a person is covered by the rule. The final rule also revises several aspects of the February 2012 final rule regarding remittance transfers that are scheduled before the date of transfer, including preauthorized remittance transfers.	Effective Date: February 7, 2013
<u>Proposed Rule with Request for Public Comment</u>	August 9, 2012 (Docket No. CFPB-2012-0033) (Docket No. CFPB-2012-0034)	The proposed amendments implement the Dodd-Frank Act provisions regarding mortgage loan servicing. Specifically, this proposal implements Dodd Frank Act sections addressing initial rate adjustment notices for adjustable-rate mortgages (ARMs), periodic statements for residential mortgage loans, and prompt crediting of mortgage payments and response to requests for payoff amounts. The proposed revisions also amend current rules governing the scope, timing, content, and format of current disclosures to consumers occasioned by the interest rate	Written comments due on or before October 9, 2012

		<p>adjustments of their variable-rate transactions</p> <p>The proposal also requests comment regarding proposed additions to Regulation X to address seven servicer obligations: (1) to correct errors asserted by mortgage loan borrowers; (2) to provide information requested by mortgage loan borrowers; (3) to ensure that a reasonable basis exists to obtain force-placed insurance; (4) to establish reasonable information management policies and procedures; (5) to provide information about mortgage loss mitigation options to delinquent borrowers; (6) to provide delinquent borrowers access to servicer personnel with continuity of contact about the borrower's mortgage loan account; and (7) to evaluate borrowers' applications for available loss mitigation options.</p>	
<a href="#"><u>Notice and Request for Comment</u></a>	August 7, 2012 (77 FR 47,045)	The Bureau is soliciting comments concerning the information collection requirements relating to "Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau." The proposed information collection activity would garner qualitative feedback from financial institutions, consumers, and stakeholders on a wide range of services the Bureau provides in an efficient, timely manner.	Written comments due on or before October 9, 2012
<a href="#"><u>Interim Rule with Request for Public Comment</u></a>	August 6, 2012 (77 FR 46,606)	This interim final rule provides for the enforcement of section 504 of the Rehabilitation Act of 1973, as amended, which prohibits discrimination on the basis of disability in programs or activities conducted by the Bureau of Consumer Financial Protection. It sets forth standards for what constitutes discrimination on the basis of mental or physical disability, provides a definition for "individual with a disability" and "qualified individual with a disability," and establishes a complaint mechanism for resolving allegations of discrimination. The rule further clarifies that the complaint mechanism is also available for processing complaints that the agency has failed to meet accessibility standards for electronic and information technology, in violation of section 508 of the Rehabilitation Act of 1973.	Interim Rule effective August 6, 2012; Written comments due on or before October 5, 2012
<a href="#"><u>Notice of Availability; Request for Comment</u></a>	August 2, 2012 (77 FR 46,069)	The availability of The Proposed Guidelines for Ensuring and Maximizing the Quality, Objectivity, Utility, and Integrity of Information Disseminated by the Bureau of Consumer Financial Protection announced. The guidelines are meant to ensure and maximize the quality, objectivity, utility, and integrity of information disseminated by the Bureau. These guidelines also detail the administrative mechanisms developed by the Bureau to allow affected persons to seek and obtain appropriate correction of information maintained and	Written comments due on or before September 4, 2012

		disseminated by the Bureau that does not comply with the Office of Management and Budget (OMB) or the Bureau guidelines.	
<u>Notice and Request for Information</u>	August, 2, 2012 (77 FR 46,069)	The CFPB's Office of Financial Education (OFE) seeks public comment on effective financial education approaches that create opportunities for consumers to improve their financial decision making capabilities. OFE is interested in promoting innovation to assist consumers in solving common, discrete financial decision-making problems where behavioral approaches could be valuable. Some of these common financial decisions could be facilitated by a number of approaches that specifically address the behavioral impediments to progress.	Written comments due on or before October 31, 2012
<u>Final Rule</u>	July 20, 2012 (77 FR 42,873)	The Bureau is finalizing a rule subjecting certain consumer reporting agencies to its supervision by defining "larger participants" of a market for consumer reporting.	Effective Date: September 30, 2012
<u>CFPB Bulletin 2012-06 Marketing of Credit Card Add-on Products</u>	July 18, 2012 <a href="http://files.consumerfinance.gov/f/201207_cfpb_bulletin_marketing_of_credit_card_addon_products.pdf">http://files.consumerfinance.gov/f/201207_cfpb_bulletin_marketing_of_credit_card_addon_products.pdf</a>	In response to the practice of credit card issuers offering "add-on" products, such as debt protection, identity theft protection and credit score tracking, this bulletin outlines the Bureau's expectation that credit card issuers and their service providers comply with all federal consumer financial protection law.	July 18, 2012
Final Rule; Official Interpretation; Correction	July 10, 2012 (77 FR 40,459)	The Bureau is correcting a final rule with an official interpretation (Final Rule) that appeared in the February 7, 2012 Federal Register. The Final Rule provides new protections, including disclosures and error resolution and cancellation rights, to consumers who send remittance transfers to other consumers or businesses in a foreign country. The Final Rule inadvertently did not reflect certain technical and conforming changes made by the interim final rule published on December 27, 2011. The Final Rule also contained a technical error in the formatting of certain model forms. This document corrects the error and the formatting of the model forms.	Effective Date: The corrections are effective February 7, 2013
Proposed Rule and Request for Public Comment	July 9, 2012 (Docket No. CFPB-2012-0028)	Sections 1032(f), 1098, and 1100A of the Dodd-Frank Act direct the Bureau to issue proposed rules and forms that combine certain disclosures that consumers receive in connection with applying for and closing on a mortgage loan under the Truth in Lending Act and the Real Estate Settlement Procedures Act. Consistent with this requirement, the Bureau is proposing to amend Regulation X (Real Estate Settlement Procedures Act) and Regulation Z (Truth in Lending) to establish new disclosure requirements and forms in Regulation Z for most closed-end consumer credit	Written comments must be received on or before 60 days from the date of publication in the Federal Register

		<p>transactions secured by real property. In addition to combining the existing disclosure requirements and implementing new requirements in the Dodd-Frank Act, the proposed rule provides extensive guidance regarding compliance with those requirements.</p>	
Proposed Rule and Request for Public Comment	July 9, 2012 (Docket No. CFPB-2012-0029)	<p>The Dodd-Frank Act expanded HOEPA to apply to additional types of mortgage transactions, including to purchase money mortgage loans and home-equity lines of credit. Congress also amended HOEPA's existing high-cost triggers, added a prepayment penalty trigger, and expanded the protections associated with high-cost mortgages. The Bureau is now proposing to amend Regulation Z to implement the Dodd-Frank Act amendments to HOEPA.</p> <p>The proposal also would implement other homeownership counseling-related requirements that Congress adopted in the Dodd-Frank Act, that are not amendments to HOEPA.</p>	Written comments must be received on or before 60 days from the date of publication in the Federal Register
Final Rule	July 5, 2012 (77 FR 39,617)	<p>The Bureau is amending its rules relating to the confidential treatment of information by adding a new section providing that the submission by any person of any information to the Bureau in the course of the Bureau's supervisory or regulatory processes will not waive or otherwise affect any privilege such person may claim with respect to such information under Federal or State law as to any other person or entity. In addition, the Bureau has amended its regulations to provide that the Bureau's provision of privileged information to another Federal or State agency does not waive any applicable privilege, whether the privilege belongs to the Bureau or any other person.</p>	Effective Date: August 6, 2012
Notice and Request for Information	July 2, 2012 (77 FR 39,222)	<p>To assist its ongoing study of reverse mortgage transactions, the Bureau is seeking detailed information from the public on the factors that influence reverse mortgage consumers' decision-making, consumers' use of reverse mortgage loan proceeds, longer-term consumer outcomes of a decision to obtain a reverse mortgage, and differences in market dynamics and business practices among the broker, correspondent, and retail channels for reverse mortgages.</p>	Written comments must be received on or before August 31, 2012
Final Rule	June 29, 2012 (77 FR 39,112)	<p>The Bureau issues a final rule governing notices by state regulatory agencies of planned enforcement proceedings. This rule replaces an interim rule that took effect in July 2011, with some changes based on public comment.</p>	Effective Date: June 29, 2012
Final Rule	June 29, 2012 (77 FR 39,058)	<p>The Bureau issues a final rule establishing procedures for the conduct of adjudication proceedings in connection with the enforcement of laws over which</p>	Effective Date: June 29, 2012

		the Bureau has enforcement authority. The final rule adopts the interim rule issued in July 2011, with changes based on comments received.	
Final Rule	June 29, 2012 (77 FR 39,101)	The Bureau adopts a final rule establishing policies and procedures that apply to (1) the Bureau's authority to conduct investigations to ascertain whether any person has engaged in a violation of a Federal consumer financial law, and (2) the rights of persons from whom the Bureau seeks to compel information in these investigations. The final rule adopts the interim rule issued in July, 2011 with changes based on comments received.	Effective Date: June 29, 2012
Interim Final Rule With Request for Public Comment	June 29, 2012 (77 FR 39,117)	The Bureau adopts an interim final rule establishing procedures for the submission and consideration of applications for the award of attorneys fees and other litigation expenses in connection with adversary adjudications, as required under the Equal Access to Justice Act.	Effective Date: June 29, 2012  Written comments must be received on or before August 28, 2012
Notice of Proposed Policy Statement	June 22, 2012 (77 FR 37,616)	The CFPB is requesting comment on a proposed policy statement regarding the Bureau's disclosure of data from consumer complaints about financial products and services other than credit cards. Concurrent with the present notice, the Bureau is separately finalizing a Policy Statement (the "Policy Statement") describing its plans to disclose consumer credit card complaint data. The present notice (the "Concurrent Notice") describes the Bureau's plan to duplicate the data disclosure practices described in the Policy Statement for consumer complaints about other consumer financial services products and services within the Bureau's jurisdiction.	Written comments must be received on or before July 19, 2012
Notice of Final Policy Statement	June 22, 2012 (77 FR 37,558)	The CFPB is issuing a final policy statement (the "Policy Statement") to provide guidance on how the Bureau plans to exercise its discretion to publicly disclose certain credit card complaint data that do not include personally identifiable information. The Policy Statement also identifies additional ways that the Bureau may disclose credit card complaint data but as to which it will conduct further study before finalizing its position.	Effective Date: June 19, 2012
Request for Information	June 19, 2012 (77 FR 36,491)	Section 1013(g)(1) of the Dodd-Frank Act requires the Bureau to facilitate the financial literacy of individuals aged 62 or older ("seniors"), on protection from unfair, deceptive, and abusive practices and on current and	Written comments must be received on

		<p>future financial choices, including through dissemination of materials on such topics.</p> <p>In furtherance of this mandate, the CFPB's Office for the Financial Protection of Older Americans seeks information on consumer financial products and services, financial literacy efforts, and fraudulent or deceptive practices impacting the lives of older Americans and their families.</p>	<p>or before August 20, 2012</p>
<p>Notice and Request for Comment</p>	<p>June 19, 2012 (77 FR 36,489)</p>	<p>The CFPB invites the general public and other Federal agencies to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995. The Bureau is soliciting comments regarding a proposed generic information collection titled "Generic Clearance for Development and/or Testing of Model Forms, Disclosures, Tools, and Other Similar Related Materials." The proposed collection has been submitted to the Office of Management and Budget for review and approval. The proposed collection will allow the Bureau to collect information in connection with the development and testing of new model forms, disclosures, tools, and similar related materials pursuant to the CFPB's authority with respect to Federal consumer financial laws and the Dodd-Frank Act, as well as testing of existing model forms and disclosures.</p>	<p>Written comments must be received on or before July 19, 2012</p>
<p>Notice and Request for Information</p>	<p>June 14, 2012 (77 FR 35,659)</p>	<p>Section 1035 of the Dodd-Frank Act establishes a Private Education Loan Ombudsman (Ombudsman) within the Bureau and requires the Ombudsman to compile and analyze data on borrower complaints regarding private education loans. Sections 1035(d) and 1035(c)(4) further require the Ombudsman to prepare an annual report to Congress and make appropriate recommendations to the Director of the Bureau, to the Secretary of the Treasury, the Secretary of Education, and to Congress.</p> <p>In support of the duties of the Ombudsman under section 1035 of Dodd-Frank, the Bureau seeks information on borrower complaints about private education loans.</p>	<p>Written comments must be received on or before August 13, 2012</p>
<p>Notice and Request for Public Comment</p>	<p>June 14, 2012 (77 FR 35,658)</p>	<p>The CFPB, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other federal agencies to comment on a proposed information collection, as required by the Paperwork Reduction Act of 1995. Currently, the Bureau is soliciting comments concerning the information collection requirements relating to gathering information from various depository and non-depository providers of consumer financial products</p>	<p>Written comments must be received on or before August 13, 2012</p>

		and services regarding the compliance costs and other effects of proposed and existing regulations, pursuant to the Bureau’s authorities under the Dodd-Frank Act.	
<a href="#"><u>Notice of Proposed Privacy Act System of Records</u></a>	June 13, 2012 (77 FR 35,359)	<p>In accordance with the Privacy Act of 1974, the CFPB gives notice of the establishment of a Privacy Act System of Records.</p> <p>To ensure full compliance with the Privacy Act of 1974, the CFPB is providing notice of the transfer of authority for S.A.F.E. Act activities, including the regulations that require MLOs to register through the NMLSR, the existence and character of records maintained by the system, and the procedures by which such records may be accessed and amended by individuals as allowed under the Privacy Act and the Freedom of Information Act. The CFPB will maintain the records covered by this notice.</p> <p>The Dodd-Frank Act amended the S.A.F.E. Act and transferred responsibility for this system of records from the Federal banking agencies and the FCA to the Bureau. Those agencies that previously published notices establishing this system of records will revoke them upon this notice becoming effective, and this notice will serve as the sole notice for this system of records.</p>	Written comments must be received on or before August 13, 2012
<a href="#"><u>Notice and Request for Public Comment</u></a>	June 14, 2012 (77 FR 35,658)	The Bureau is soliciting comments concerning the information collection requirements relating to gathering information from various depository and non-depository providers of consumer financial products and services regarding the compliance costs and other effects of proposed and existing regulations, pursuant to the Bureau’s authorities under the Dodd-Frank Act.	Written comments must be received on or before August 13, 2012
<a href="#"><u>Request for Information Regarding Complaints from Private Education Loan Borrowers</u></a>	June 14, 2012 (77 FR 35,659)	With this Notice and Request for Information, the CFPB Ombudsman seeks information on borrower complaints about private education loans. The Dodd-Frank Act directs the CFPB Ombudsman to “compile and analyze data on borrower complaints” regarding private education loans and make appropriate recommendations to the Director of the Bureau, the Secretary of the Treasury, the Secretary of Education, and Congress. In March 2012, the Bureau launched the intake of borrower complaints on private education loans.	Written comments must be received on or before August 13, 2012
<a href="#"><u>Notice of Proposed Privacy Act System of Records</u></a>	June 13, 2012 (77 FR 35,359)	To ensure full compliance with the Privacy Act of 1974, <a href="#"><u>5 U.S.C. 552a</u></a> , as amended, the Bureau is providing notice of the transfer of authority for S.A.F.E. Act activities, including the regulations that require MLOs to register through the NMLSR, the existence and character of records maintained by the system, and the	Written comments must be received on or before July



		<p>procedures by which such records may be accessed and amended by individuals as allowed under the Privacy Act and the Freedom of Information Act. The Bureau will maintain the records covered by this notice.</p> <p>The Dodd-Frank Act amended the S.A.F.E. Act and transferred responsibility for this system of records from the Federal banking agencies and the FCA to the Bureau. Those agencies that previously published notices establishing this system of records will revoke them upon this notice becoming effective, and this notice will serve as the sole notice for this system of records.</p> <p>The report of a new system of records has been submitted to the Committee on Oversight and Government Reform of the House of Representatives, the Committee on Homeland Security and Governmental Affairs of the Senate, and the Office of Management and Budget, pursuant to Appendix I to OMB Circular A-130, "Federal Agency Responsibilities for Maintaining Records About Individuals," dated November 30, 2000, and the Privacy Act, <a href="#">5 U.S.C. 552a(r)</a>.</p>	23, 2012
<a href="#">Notice of Reopening of Comment Period and Request for Comment</a>	June 5, 2012 (77 FR 33,120)	Bureau is reopening the comment period for its proposed rule regarding ability-to-repay requirements applicable to dwelling-secured consumer credit and the definition of a "qualified mortgage." The original comment period closed on July 22, 2011 and is extended until July 9, 2012.	Written Comments must be received on or before July 9, 2012
<a href="#">Notice and Request for Comment</a>	June 1, 2012 (77 FR 32,594)	The Bureau is soliciting comments regarding the information collection requirements relating to the advisory boards, bodies, panels, committees or other similar groups that the Bureau may establish, including the Consumer Advisory Board required under the Dodd-Frank Act.	Written Comments must be received on or before July 2, 2012
<a href="#">Proposed Rule: Request for Public Comment</a>	May 25, 2012 (77 FR 31,226)	The Bureau issues a proposed rule setting forth a procedure by which the Bureau may subject a nonbank covered person to the Bureau's supervisory authority.	Written comments must be received on or before July 24, 2012
<a href="#">Advance Notice of Proposed Rulemaking</a>	May 24, 2012 (77 FR 30,923)	The Electronic Fund Transfer Act regulation, Regulation E, currently does not cover general purpose reloadable prepaid cards ("GPR cards"). The Bureau is soliciting public comment regarding the costs, benefits and consumer risk associated with GPR	Comments must be received by July 23, 2012

		cards to assist the Bureau in drafting a proposal to extend the Regulation E protections to GPR cards. Categories for comment are regulatory coverage of products, product fees and disclosures, product features and other information.	
<u>Notice and Request for Comment</u>	May 15, 2012 (77 FR 28,571)	The Bureau is soliciting comments regarding the information collection requirements related to the Generic Clearance for Collection of Information on Compliance Costs and Other Effects of Regulations that has been submitted to the Office of Management and Budget for review and approval. Specifically, the Bureau seeks qualitative information from the mortgage and remittance industry regarding potential compliance costs and other effects adopted and proposed remittance rules will have on providers and consumers.	Written comments must be received on or before June 19, 2012.
<u>Notice and Request for Comments</u>	May 11, 2012 (77 FR 27,738)	The Bureau is soliciting comments regarding information collection requirements related to the qualitative testing mortgage servicing related model forms and disclosures.	Written comments must be received on or before July 10, 2012.
<u>Notice of Proposed Privacy Act System of Records</u>	May 10, 2012 (77 FR 27,446)	The Bureau is announcing that it has established a Privacy Act System of Records, CFPB.018 – Litigation Files, to track and store records to allow the Bureau to represent itself in court cases and administrative proceedings.	Comments must be received by June 11, 2012; the new system of records is effective June 19, 2012 unless comments result in a contrary determination.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,441)	The Bureau is soliciting comments regarding information collection requirements related to streamlining inherited regulations.	Written comments must be received on or before June 29, 2012.
<u>Notice and Request for</u>	April 30, 2012 (77 FR 25,440)	The Bureau is soliciting comments regarding information collection requirements related to the Truth	Written comments

<u>Comments</u>		in Lending Act.	must be received on or before May 30, 2012.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,439)	The Bureau is soliciting comments regarding information collection requirements related to the Interstate Land Sales Full Disclosure Act.	Written comments must be received on or before May 30, 2012.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,439)	The Bureau is soliciting comments regarding information collection requirements related to the Home Mortgage Disclosure Act.	Written comments must be received on or before May 30, 2012.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,438)	The Bureau is soliciting comments regarding information collection requirements related to the Office of Intergovernmental Affairs Outreach Activities.	Written comments must be received on or before June 29, 2012.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,438)	The Bureau is soliciting comments regarding information collection requirements related to the Privacy of Consumer Financial Information regulation under the Gramm-Leach-Bliley Act.	Written comments must be received on or before May 30, 2012.
<u>Notice and Request for Comments</u>	April 30, 2012 (77 FR 25,437)	The Bureau is soliciting comments regarding information collection requirements related to the Equal Credit Opportunity Act.	Written comments must be received on or before May 30, 2012.
<u>Notice and Request for Information</u>	April 27, 2012 (77 FR 25,148)	The Bureau is requesting public input to identify the scope and methodology of the study it must conduct regarding the use of arbitration agreements in connection with consumer financial products or services.	Comments must be submitted on or before June 23, 2012.
<u>Interim Final Rule with Request for</u>	April 27, 2012 (77 FR 25,015)	The Bureau has established a supplement to the Standards of Ethical Conduct for Employees of the Executive Branch addressing ethical issues unique to	Effective date: June 26, 2012;

<p><u>Public Comment</u></p>		<p>the Bureau. The ethics rules apply to employees of the Bureau.</p>	<p>written comments may be submitted by June 26, 2012.</p>
<p><u>Notice and Request for Information; Extension of Comment Period</u></p>	<p>April 25, 2012 (77 FR 24,687)</p>	<p>The Bureau is extending the deadline for comment submission related to the impacts of overdraft programs on consumers, originally published in the Federal Register on February 28, 2012.</p>	<p>Responses must be received by June 29, 2012.</p>
<p><u>Notice of Proposed Privacy Act System of Records</u></p>	<p>April 23, 2012 (77 FR 24,183)</p>	<p>The Bureau is announcing that it has established a Privacy Act System of Records in connection with documents related to the Small Business Regulatory Enforcement Fairness Act review panels and the cost of credit consultation processes, as well as related outreach events.</p>	<p>Comments must be received by May 23, 2012; the new system of records is effective June 4, 2012 unless comments result in a contrary determination .</p>
<p><u>Notice and Request for Comments</u></p>	<p>April 23, 2012 (77 FR 24,182)</p>	<p>The Bureau is soliciting comments regarding information collection requirements related to the Real Estate Settlement Procedures Act.</p>	<p>Written comments must be received on or before May 23, 2012.</p>
<p><u>Notice and Request for Comments</u></p>	<p>April 23, 2012 (77 FR 24,182)</p>	<p>The Bureau is soliciting comments regarding information collection requirements related to the Consumer Leasing Act enforcement actions that have been submitted to the Office of Management and Budget for review and approval.</p>	<p>Written comments must be received on or before May 23, 2012.</p>
<p><u>Notice and Request for Comments</u></p>	<p>April 23, 2012 (77 FR 24,181)</p>	<p>The Bureau is soliciting comments regarding information collection requirements related to the Mortgage Acts and Practices regulation.</p>	<p>Written comments must be received on or before May 23, 2012.</p>

<p><u>CFPB Bulletin 2012-05 Regarding SAFE Act – Transitional Loan Originator Licensing</u></p>	<p>April 19, 2012  <a href="http://files.consumerfinance.gov/f/201204_cfpb_bulletin_safe-act-transitional-loan-originator-licensing.pdf">http://files.consumerfinance.gov/f/201204_cfpb_bulletin_safe-act-transitional-loan-originator-licensing.pdf</a></p>	<p>The Bureau advises that states may permit individuals to obtain transitional loan originator licenses if they hold valid loan originator licenses from another state. The Bureau also advises that states may not permit registered loan originators previously employed by depository institutions to obtain transitional licenses while working to meet the SAFE Act licensing requirements to originate loans for a non-bank employer.</p>	<p>April 19, 2012</p>
<p><u>CFPB Bulletin 2012-04 Regarding Lending Discrimination</u></p>	<p>April 18, 2012  <a href="http://files.consumerfinance.gov/f/201404_cfpb_bulletin_lending_discrimination.pdf">http://files.consumerfinance.gov/f/201404_cfpb_bulletin_lending_discrimination.pdf</a></p>	<p>The Bureau confirms that it will consider evidence of disparate impact as one method of proving lending discrimination as it exercises its supervisory and enforcement authority in connection with the Equal Credit Opportunity Act and Regulation B.</p>	<p>April 18, 2012</p>
<p><u>Notice and Request for Comments</u></p>	<p>April 17, 2012            (77 FR 22,764)</p>	<p>The Bureau is soliciting comments regarding information collection requirements related to the Fair Credit Reporting Act regulations.</p>	<p>Written comments must be received on or before May 17, 2012.</p>
<p><u>Notice and Request for Comments</u></p>	<p>April 17, 2012            (77 FR 22,763)</p>	<p>The Bureau is soliciting comments regarding information collection requirements related to the Financial Education Program that has been submitted to the Office of Management and Budget for review and approval.</p>	<p>Written comments must be received on or before May 17, 2012.</p>
<p><u>CFPB Bulletin 2012-03 Regarding the Monitoring of Third-Party Service Providers by Supervised Banks and Nonbanks</u></p>	<p>April 13, 2012  <a href="http://files.consumerfinance.gov/f/201204_cfpb_bulletin_service-providers.pdf">http://files.consumerfinance.gov/f/201204_cfpb_bulletin_service-providers.pdf</a></p>	<p>The Bureau announces its expectation that supervised banks and nonbanks monitor and manage their third-party service providers and its ability to examine the operations of such providers.</p>	<p>Written comments must be received on or before April 13, 2012</p>
<p><u>Proposed Rule; Request for Public Comment</u></p>	<p>April 12, 2012            (77 FR 21,875)</p>	<p>Regulation Z generally limits the total amount of fees that a credit card issuer may require a consumer to pay to 25% of the credit limit in effect when the account is open. The proposal requests comment on whether to apply the limitation only during the first year the account is open or to include payments required prior to account opening.</p>	<p>Written comments must be received on or before June 11, 2012</p>
<p><u>Notice Regarding</u></p>	<p>April 3, 2012</p>	<p>The Bureau announces that the ceiling on allowable charges for credit reports subsequent to the one free</p>	<p>April 3, 2012</p>

<p><u>Changes for Certain Disclosures Under the FCRA</u></p>		<p>annual report and for certain other disclosures to consumers under the Fair Credit Reporting Act ("FCRA") will increase from \$11.00 to \$11.50 effective April 3, 2012.</p>	
<p><u>CFPB Bulletin 2012-02 Regarding Loan Originator Compensation and Retirement Plans</u></p>	<p>April 2, 2012  <a href="http://files.consumerfinance.gov/f/201204_cfpb_LoanOriginatorCompensationBulletin.pdf">http://files.consumerfinance.gov/f/201204_cfpb_LoanOriginatorCompensationBulletin.pdf</a></p>	<p>The Bureau clarifies that the Loan Originator Compensation Rules permit employers to contribute to qualified profit sharing, 401(k) and employee stock ownership plans out of a profit pool derived from loan originations.</p>	<p>April 2, 2012</p>
<p><u>Notice and Request for Comment</u></p>	<p>March 22, 2012            (77 FR 16,817)</p>	<p>The Bureau held a public field hearing on short-term, small-dollar loans, such as payday loans, on January 19, 2012 in Birmingham, Alabama. The Bureau is interested in obtaining feedback on a number of questions and is inviting the public to review the transcript of the hearing and to submit comments on the subjects discussed.</p>	<p>Written comments must be received on or before April 23, 2012</p>
<p><u>Proposed Rule; Request for Public Comment</u></p>	<p>March 15, 2012            (77 FR 15,286)</p>	<p>The Bureau is publishing proposed amendments to its rules relating to confidential treatment of information obtained from persons in connection with its exercise of its authorities under the Federal consumer financial laws. The proposed amendments will provide that the submission by any person of information to the Bureau in the course of the Bureau's supervisory or regulatory processes will not waive or otherwise affect any privilege such person may claim with respect to such information under Federal or State law as to any other person or entity.</p>	<p>Written comments must be received on or before April 16, 2012</p>
<p><u>Notice of Streamlining Project; Request for Information; Extension of Comment Response Period</u></p>	<p>March 13, 2012            (77 FR 14,700)</p>	<p>On December 5, 2012, the Bureau requested suggestions from the public for streamlining regulations it inherited from other Federal agencies. Initial comments were due March 5, 2012. This was followed by a 30-day period, closing on April 3, 2012, for submitting responses to the comments filed. The Bureau has determined that due to the number and complexity of the comments submitted, an extension of time for responses to those comments was appropriate.</p>	<p>Written comments were originally required to be received by March 5, 2012 with responses to those comments due by April 3, 2012. These responses</p>

			must now be received on or before June 4, 2012
<u>Notice and Request for Comment</u>	February 29, 2012 (77 FR 12,255)	The Bureau is soliciting comments regarding the information collection requirements in connection with the notification by state officials of enforcement actions taken regarding Title X of the Dodd-Frank Act or a regulation promulgated thereunder.	Written comments must be received on or before March 30, 2012
<u>Notice of Proposed Privacy Act System of Records</u>	February 29, 2012 (77 FR 12,034)	The Bureau is soliciting comments on its new system of records in connection with the records concerning activities and operations of the Bureau's Advisory Boards and Committees, including the Consumer Advisory Board.	Written comments must be received on or before March 29, 2012
<u>Notice and Request for Information</u>	February 28, 2012 (77 FR 12,031)	The Bureau is reviewing existing regulations and supervisory guidance issued by various regulators pertaining to the use of overdraft programs by financial institutions. To support this review, the Bureau seeks information from the public on the impact of overdraft programs on consumers.	Written comments must be received on or before April 30, 2012
<u>Notice and Request for Comment</u>	February 24, 2012 (77 FR 11,073)	The Bureau invites the public and other federal agencies to comment on a proposed information collection in connection with its solicitation of comments on a request for background information and financial disclosure from nominees to serve on Advisory Boards, Groups or Committees that the Bureau may establish.	Written comments must be received on or before April 24, 2012
<u>Notice</u>	February 23, 2012 (77 FR 10,725)	The Bureau announces the establishment of the Consumer Advisory Board, which will advise and consult with the Bureau in the exercise of the Bureau's functions under the federal consumer financial protection laws, and which will provide information to the Bureau concerning emerging trends and practices in the financial services and product industry. The Notice seeks nominations for members to serve on the Board.	Nominations must be received on or before March 30, 2012
<u>Proposed Rule; Request for Public Comment</u>	February 17, 2012 (77 FR 9,592)	The Bureau proposes a regulation defining "larger participants" in the markets for consumer debt collection and consumer reporting.	Written comments due on or before April

			17, 2012
<u>Notice of Public Availability of FY 2011 Service Contract Inventory</u>	February 15, 2012 (77 FR 8,818)	The Bureau is publishing notice of the availability to the public of the FY 2011 service contract inventory. This inventory provides information on service contract actions over \$25,000, which the Bureau awarded during FY 2011.	Available February 8, 2012
<u>Final Rule; Official Commentary</u>	February 15, 2012 (77 FR 8,721)	The Bureau published a final rule amending this official commentary that interprets the requirements of Regulation C (HMDA) to reflect a change in the asset-size exemption threshold for depository institutions. The exemption threshold has been adjusted to increase from \$40 million to \$41 million, based on the increase in the CPI-W.	Effective Date: February 15, 2012
<u>Semiannual Regulatory Agenda and Fiscal Year 2011 Regulatory Plan</u>	February 13, 2012 (77 FR 8,034)	<p>The Bureau is publishing this agenda as part of the Fall 2011 Unified Agenda of Federal Regulatory and Deregulatory Actions. The Bureau reasonably anticipates having the regulatory matters identified below under consideration during the period from October 1, 2011, to October 1, 2012. The next agenda will be published in spring 2012 and will update this agenda through October 1, 2012.</p> <p>The regulatory matters include:</p> <ol style="list-style-type: none"> <li>1. The Dodd-Frank Act requirement under the Equal Credit Opportunity Act (ECOA) to require financial institutions to report information concerning credit applications made by women- or minority-owned businesses and small businesses.</li> <li>2. The Bureau will publish a proposed rule and model mortgage disclosure forms that will integrate the disclosure requirements of the Real Estate Settlement Procedures Act (RESPA) and the Truth in Lending Act (TILA), as required by the Dodd-Frank Act.</li> <li>3. The issuance of a proposed rule under the EFTA that requires that remittance transfer providers give senders of remittance transfers certain disclosures. The Bureau is working to issue a final rule. (See above for issuance of final rule.)</li> <li>4. A rule to implement certain amendments to the Truth in Lending Act (TILA) made by the Dodd-Frank Act that lengthen the time for which a mandatory escrow account established for a higher-priced</li> </ol>	February 13, 2012 (Bureau Information is current as of September 9, 2011)



		<p>mortgage loan must be maintained. In addition, the Board's proposal would implement the Dodd-Frank Act's disclosure requirements regarding escrow accounts. The Bureau is working to issue a final rule.</p> <p>5. The issuance of a final rule to implement statutory changes made by the Dodd-Frank Act that expand the scope of the ability-to-repay requirement to cover any consumer credit transaction secured by a dwelling (excluding an open-end credit plan timeshare plan, reverse mortgage, or temporary loan). In addition, the proposal would establish standards for complying with the ability-to-repay requirement, including by making a "qualified mortgage." The proposal also implements the Dodd-Frank Act's limits on prepayment penalties. The Bureau is working to issue a final rule.</p>	
<u>Final Rule and Notice of Proposed Rulemaking</u>	February 7, 2012 (77 FR 6,194) (77 FR 6,310)	The Bureau adopts a rule under Regulation E to increase protection for consumers who transfer money internationally. The new rule requires the disclosure of exchange rates and all fees associated with the transfer and requires remittance transfer providers to investigate disputes and remedy errors. The Notice of Proposed Rulemaking seeks comment on some adjustments to the final rule.	Effective Date: February 7, 2013; Written comments due on or before April 9, 2012
<u>No FEAR Act Notice; Notice of Rights and Protections Available Under the Federal Anti-discrimination and Whistleblower Protection Laws</u>	February 2, 2012 (77 FR 5,241)	The Bureau is providing notice to its employees, former employees and applicants for Federal employment about the rights and remedies available to them under the Notification and Federal Employees Antidiscrimination and Retaliation Act (No FEAR Act), as implemented by Office of Personnel Management regulations.	February 2, 2012
<u>Proposed Collection; Comment Request</u>	January 19, 2012 (77 FR 2,684)	The Bureau is soliciting comment for a proposed generic information collection to identify financial education strategies that are effective in educating consumers to make better informed financial decisions.	Written comments due on or before March 19, 2012
<u>Proposed Collection; Comment Request</u>	January 19, 2012 (77 FR 2,685)	The Bureau is soliciting comment on a proposed revision to an information collection regarding Report of Terms of Credit Card Plans.	Written comments due on or before March

			19, 2012
<u>Agency Information Collection Activities; Renewal of Currently Approved Collections; Comment Request</u>	January 19, 2012 (77 FR 2,685)	The Dodd-Frank Act transferred rulemaking authority for a number of consumer financial protection laws from seven Federal agencies to the Bureau as of July 21, 2011. In December 2011, the Bureau republished the regulations implementing those laws with technical and conforming changes to reflect the transfer of authority and certain other changes made by the Dodd-Frank Act. Prior to the republication, the Bureau obtained emergency approvals from the Office of Management and Budget (OMB) for the information collections for which the Bureau had administrative enforcement authority under these regulations. The Bureau primarily relied on the estimates previously developed by the transferor agencies concerning the number of entities subject to the regulations and the hours of paperwork burden under the statutes. The Bureau is republishing this request with updated hours of paperwork burden under the statutes.	Written comments due on or before March 19, 2012
<u>Notice of Proposed Privacy Act System of Records</u>	January 19, 2012 (77 FR 2,689)	The Bureau is soliciting comments on its new system of records regarding the activities and operations of the Bureau's external affairs activities.	Written comments due on or before February 21, 2012
<u>Notice of Proposed Privacy Act System of Records</u>	January 9, 2012 (77 FR 1,049)	The Bureau is soliciting comments on its new system of records regarding the questions submitted to the Bureau Ethics Office and requests for advice or clarification.	Written comments due on or before February 8, 2012
<u>CFPB Bulletin 12-01 regarding its supervision authority and treatment of confidential supervisory information</u>	January 4, 2012 <a href="http://www.consumerfinance.gov/wp-content/uploads/2012/01/GC_bulletin_12-01.pdf">http://www.consumerfinance.gov/wp-content/uploads/2012/01/GC_bulletin_12-01.pdf</a>	The Bureau is providing guidance regarding the collection of information through the supervisory process and the confidentiality protections that this process provides to supervised institutions.	January 4, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 27, 2011 (76 FR 81,020)	Interim rule that recodifies Regulation E, implementing the Electronic Fund Transfers Act (EFTA)	Interim final rule effective December 30, 2011; Written comments

			due on or before February 27, 2012
<u>Interim Final Rule with Request for Public Comment</u>	December 22, 2011 (76 FR 79,768)	Interim Rule that recodifies Regulation Z, implementing the Truth in Lending Act (TILA)	Interim Rule effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 21, 2011 (76 FR 79,025)	Interim rule that recodifies Regulation P, implementing the provisions of Title V of the Gramm-Leach-Bliley Act (Privacy)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 21, 2011 (76 FR 79,276)	Interim rule that recodifies Regulation DD, implementing the Truth in Savings Act (TISA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 21, 2011 (76 FR 79,308)	Interim rule that recodifies Regulation V, implementing the Fair Credit Reporting Act (FCRA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule</u>	December 21, 2011	Interim rule that recodifies Regulation B, implementing	Interim final rule effective

<u>With Request for Public Comment</u>	(76 FR 79,442)	the Equal Credit Opportunity Act (ECOA)	December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 21, 2011 (76 FR 79,486)	Interim rule that recodifies Regulations J, K and L, implementing the Interstate Land Sales Full Disclosure Act (ILSA)	Interim final rules effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 20, 2011 (76 FR 78,978)	Interim rule that recodifies Regulation X, implementing the Real Estate Settlement Procedures Act (RESPA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
<u>Interim Final Rule With Request For Public Comment</u>	December 19, 2011 (76 FR 78,465)	Interim final rule that recodifies Regulation C, implementing HMDA, under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 17, 2012
<u>Interim Final Rule With Request For Public Comment</u>	December 19, 2011 (76 FR 78,483)	Interim final rule that codifies Regulation G and H, implementing the S.A.F.E. Act, under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 17,

			2012
<u>Interim Final Rule With Request For Public Comment</u>	December 19, 2011 (76 FR 78,500)	Interim final rule that recodifies Regulation M, implementing the Consumer Leasing Act, under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 17, 2012
<u>Interim Final Rule with Request for Public Comment</u>	December 16, 2011 (76 FR 78,121)	In light of the transfer of the Federal Trade Commission's (Commission's) rulemaking authority for the Fair Debt Collection Practices Act (FDCPA) to the Bureau, the Bureau is publishing for public comment an interim final rule establishing a new Regulation F (Fair Debt Collection Practices Act). This interim final rule does not impose any new substantive obligations on persons subject to the existing regulations, previously published by the Commission.	Interim final rule effective December 30, 2011; Written comments due on or before February 14, 2012
<u>Interim Final Rule With Request For Public Comment</u>	December 16, 2011 (76 FR 78,130)	Interim final rule establishing a new Regulation N (Mortgage Acts and Practices – Advertising Rule) and a new Regulation O (Mortgage Assistance Relief Services Rule) under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 14, 2012
<u>Interim Final Rule With Request for Public Comment</u>	December 16, 2011 (76 FR 78,126)	Interim rule that recodifies Regulation I, implementing the disclosure requirements for depository institutions lacking federal deposit insurance	Interim final rule effective date December 30, 2011; Written comments due on or before February 14, 2012
<u>CFPB Bulletin 11-15 Whistleblower Information</u>	December 15, 2011 <a href="http://www.consumerfinance.gov/wp-">http://www.consum</a> <a href="http://www.consumerfinance.gov/wp-">erfinance.gov/</a> <a href="http://www.consumerfinance.gov/wp-">wp-</a>	The Bureau is soliciting information from whistleblowers regarding potential violations of Federal consumer financial laws.	December 15, 2011

<u>and Law Enforcement Tips, and Highlights Anti-Retaliation Protections</u>	<u>content/uploads/2011/12/CFPB_Enforcement_Bulletin_12-15-11.pdf</u>		
<u>Notice and Request for Public Comment</u>	December 14, 2011 (76 FR 77,766)	The Bureau is requesting comment on a proposed information collection in connection with certain mortgage servicing rules and related disclosures.	Written comments due on or before January 13, 2012
<u>Notice of Proposed Privacy Act System of Records</u>	December 13, 2011 (76 FR 77,470)	The Bureau is soliciting comments on its new system of records regarding Interstate Land Sales Registration Files.	Written comments due on or before January 12, 2012
<u>Notice of Proposed Privacy Act System of Records</u>	December 13, 2011 (76 FR 77,472)	The Bureau is soliciting comments on its new system of records regarding its Ombudsman Office's tracking of inquiries submitted to it while the inquiries are being adjudicated.	Written comments due on or before January 12, 2012
<u>Notice of Proposed Policy Statement</u>	December 8, 2011 (76 FR 76,628)	The Bureau is requesting comment on a proposed policy statement that addresses the Bureau's proactive disclosure of credit card compliant data. The policy statement sets for the Bureau's proposed initial disclosure of credit card compliant data and identifies additional ways that Bureau may disclose credit card compliant data.	Written comments due on or before January 30, 2012
<u>Notice; Request for Information</u>	December 5, 2011 (76 FR 75,825)	The Bureau is requesting specific suggestions for streamlining regulations it inherited from other agencies.	Written comments due on or before March 5, 2012
<u>Proposed Collection; Comment Request</u>	November 21, 2011 (76 FR 71,932)	The Bureau is soliciting comment on the collection of information from state officials regarding the filing of state actions to enforce the Dodd-Frank Act and regulations prescribed thereunder.	Written comments due on or before January 20, 2012
<u>Notice of</u>	November 17, 2011	The Bureau is soliciting comments on its new system	Written

<u>Proposed Privacy Act System of Records</u>	(76 FR 71,327)	of records regarding its employees' benefits, retirement, human resources and payroll programs.	comments due on or before December 18, 2011
<u>CFPB Early Notice of Enforcement Actions</u>	CFPB Bulletin 2011-04 November 7, 2011	The Bureau announced it may provide lenders with notice of the nature of the subject's potential violations before proceeding with enforcement actions.	Effective November 7, 2011
<u>Notice of Proposed Privacy Act System of Records</u>	November 4, 2011 (76 FR 68,395)	The Bureau is soliciting comments on its new system of records regarding its employees' Transit Subsidy Program.	Written comments due on or before December 5, 2011
<u>Proposed Collection: Comment Request</u>	November 2, 2011 (76 FR 67,668)	The Bureau is soliciting comment for a proposed generic information collection for development and/or testing of model forms, tools, and similar related materials.	Written comments due on or before January 3, 2012
<u>Proposed Collection: Comment Request</u>	October 31, 2011 (76 FR 67,128)	The Bureau is soliciting comment for a proposed generic information collection that will help the Bureau satisfy responsibilities under the Dodd-Frank Act – the collection and monitoring of and response to consumer complaints about certain financial products and services.	Written comments due on or before December 30, 2011
<u>FRB Final Rule Amending Regulation B to Postpone Auto Dealer Collection of Information on Minority and Women Owned Businesses and Small Businesses</u>	September 26, 2011 (76 FR 59,237)	Provides that motor vehicle dealers are not required to comply with Dodd-Frank's data collection requirements on credit applications by women-and minority-owned businesses until the FRB issues final regulations to implement the statutory requirement.	Effective September 26, 2011