




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Friday, July 15, 2011

FRB: Mortgage Rulemaking Chart 2008 - 2011

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Yesterday, we notified you about the testimony given by witnesses in the hearing held by the Insurance, Housing and Community Opportunity Subcommittee (Committee of Financial Services) held a hearing, entitled "[Mortgage Origination: the Impact of Recent Changes on Homeowners And Businesses.](#)"

The overall purpose of the hearing was to evaluate recent changes to mortgage origination laws, with particular focus on the impact the new laws and regulations have on consumers and credit availability in the mortgage finance markets.

During the hearing, Sandra Braunstein, the FRB's Director of Division of Consumer and Community Affairs, provided written testimony containing a table entitled "Summary of Federal Reserve Board Mortgage Rulemakings - 2008 through 2011."

I have removed the table from the written testimony and featured it separately in our Library.

MORTGAGE RULEMAKINGS - 2008 THROUGH 2011

FINAL RULES

- Home Ownership and Equity Protection Act (HOEPA): Final Rule
- Mortgage Disclosure Improvement Act, Part I: Final Rule
- Mortgage Disclosure Improvement Act, Part II: Interim Final Rule
- Helping Families Save Their Homes Act - Mortgage Transfer Disclosure: Final Rule
- Loan Originator Compensation: Final Rule
- Dodd-Frank Act - Appraisal Independence: Interim Final Rule
- Dodd-Frank Act - Escrow Account: Final Rule

PROPOSED RULES

- Regulatory Review of Disclosure Rules for Closed-end Mortgages (Phase I)
- Regulatory Review of Disclosure Rules for Home Equity Lines of Credit (HELOCs) (Phase I)
- Regulatory Review of Mortgage Disclosure Rules (Phase II)
- Dodd-Frank Act - Escrow Account Disclosures
- Dodd-Frank Act - Ability to Repay/Qualified Mortgages

LIBRARY



Summary of Federal Reserve Board Mortgage Rulemakings 2008 through 2011

Statement of Sandra F. Braunstein, Director
Division of Consumer and Community Affairs, Federal Reserve System
Insurance, Housing, and Community Opportunity Subcommittee
(Committee on Financial Services)
July 13, 2011

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