

Federal Reserve Bank of San Francisco  
101 Market Street, San Francisco, California 94105

December 19, 2008

**BANKING SUPERVISION AND REGULATION:  
REGULATION Z EXTENSION OF COMMENT PERIOD**

To State Member Banks, Bank  
Holding Companies, Financial Holding  
Companies, and Foreign Bank Offices  
in the Twelfth Federal Reserve District

**Extension of Public Comment Period to Regulation Z (Truth in Lending) Proposed Rules -  
Revisions to the Disclosure Requirements for Mortgage Loans**

The Federal Reserve Board extended the end of the comment period on its proposal to revise the disclosure requirements for mortgage loans under Regulation Z (Truth in Lending) from January 23, 2009, to February 9, 2009. The revisions would implement the Mortgage Disclosure Improvement Act (MDIA), which was enacted in July 2008 as an amendment to the Truth in Lending Act (TILA). The extension is granted to give the public additional time to comment on the proposal.

The Board's notice is attached.

**Additional Information**

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information, please contact our San Francisco Federal Reserve General Help Line at (866) 838-9247.

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**Attachment:** [Regulation Z \(Truth in Lending\) Proposed Rule; Extension of Comment Period](#)