

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

August 3, 2010

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

Federal Reserve Announces Agenda for Public Hearing on Home Mortgage Disclosure Act on August 5th

The Federal Reserve Board announced on July 29, 2010 the agenda and panelists for the second of four public hearings this year on potential revisions to Regulation C, which implements the Home Mortgage Disclosure Act (HMDA). The event will be held Thursday, August 5 at the Federal Reserve Bank of San Francisco. Those who want to attend the hearing should [register in advance online](#).

HMDA requires lenders to provide detailed annual reports of their mortgage lending to regulators and the public. The hearings will help the Board gather information about whether its current regulations are working as intended and what changes might be needed.

The full San Francisco [hearing agenda](#) is available online. Panelists include representatives from community and consumer organizations, mortgage lenders, researchers, and other interested parties. Members of the public are invited to express their opinions during an open-mike period. Sign-up for the open-mike will be on a first-come, first-served basis beginning at 8:00 a.m. on the day of the event, and remarks will be limited to five minutes. Written statements of any length may be submitted for the record.

Additional hearings will be held on the following dates:

- Thursday, September 16, at the Federal Reserve Bank of Chicago
- Friday, September 24, at the Federal Reserve Board

More information about the hearings, including instructions for submitting written comments, is available at: http://www.federalreserve.gov/communitydev/hmda_hearings.htm.

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:

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