

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

September 17, 2014

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

TILA-RESPA Integrated Disclosure Rule Resources

On September 8, 2014, the Consumer Financial Protection Bureau (CFPB) updated their resources related to the Truth in Lending Act (TILA)-Real Estate Settlement Procedures Act (RESPA) Integrated Disclosure rule. Specifically, the CFPB updated their [Small Entity Compliance Guide](#), as well as the [Guide to the Loan Estimate and Closing Disclosure Forms](#), which replace the editions published in March 2014 and April 2014, respectively. The updated guidance is designed to assist institutions in their implementation of the TILA-RESPA Integrated Disclosure rule, which goes into effect on August 1, 2015. The rule consolidates existing mortgage disclosures under TILA and RESPA into two integrated forms designed to make it easier for consumers to understand and locate key information, and also integrates the substantive and procedural requirements for providing these disclosures to consumers. Additional information and resources related to the rule may be accessed at the CFPB's website at: <http://www.consumerfinance.gov/regulatory-implementation/tila-respa/>.

In addition to the updated guidance, the Federal Reserve System is hosting a series of *Outlook Live Webinars* on the TILA-RESPA Integrated Disclosure rule. The webinars, presented by the CFPB, are part of a series of discussions on the new rule. The next event is scheduled for Wednesday, **October 1, 2014 at 11:00 a.m. PST (2:00 p.m. EST)**. The October 1st session will focus on addressing specific questions related to rule interpretation and implementation. In particular, the CFPB will address questions related to how to complete the Loan Estimate and questions related to the Closing Disclosure. Please click on the URL or copy and paste it into your browser to register for this webinar: <http://www.webcaster4.com/webcast/page/48/5700>.

Recordings of the previous TILA-RESPA related webinars are available at the links below. To access the recordings, enter the email address you originally used to register for the event or complete the registration form if you have previously not registered:

- June 17 – [TILA-RESPA Integrated Disclosures Rule](#)
- August 26 – [Frequently Asked Questions on the TILA-RESPA Integrated Disclosures Rule](#)

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-supervision/publications/district-circular-letters/>.

For additional information, please contact:

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