

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

January 27, 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

**Notice of Availability of Certain Revised Consumer Information Publications**

On January 10, 2014, the Consumer Financial Protection (CFPB) published the [Notice of Availability of Certain Revised Consumer Information Publications](#) (notice) in the Federal Register. The notice advises of the availability of three revised consumer publications, including a consumer information brochure and two booklets required under the Real Estate Settlement Procedures Act (RESPA), Regulation X, the Truth in Lending Act (TILA), and Regulation Z. These publications are titled:

- *What You Should Know About Home Equity Lines of Credit* (HELOC Brochure)
- *Consumer Handbook on Adjustable-Rate Mortgages* (CHARM Booklet)
- *Shopping for Your Home Loan: Settlement Cost Booklet* (Settlement Cost Booklet)

The CFPB made technical and conforming changes to each of the three publications in conjunction with the January 2014 effective dates for many of the provisions of the CFPB's rulemakings regulating practices in mortgage origination and servicing. The notice describes the changes in each publication.

According to the notice, those who provide these publications may, at their option, immediately begin using the revised HELOC Brochure, CHARM Booklet, or Settlement Cost Booklet, or suitable substitutes to comply with the requirements in Regulations X and Z. The CFPB understands, however, that some may wish to use their existing stock of publications. Therefore, those who provide these publications may use earlier versions of these publications until existing supplies are exhausted. When reprinting these publications, the most recent version should be used.

**Resources**

The revised consumer publications are available for download on the CFPB's website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) and can also be found in the Catalog of U.S. Government Publications (<http://catalog.gpo.gov>), maintained by the Superintendent of Documents, U.S. Government Printing Office, Washington DC 20402.

**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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