

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

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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

Small Entity Compliance Guide for the TILA-RESPA Integrated Disclosure Rule

On March 31, 2014, the Consumer Financial Protection (CFPB) released its Small Entity Compliance Guide for the [TILA-RESPA Integrated Disclosure Rule](#) (Rule). The Rule, originally issued on November 20, 2013, is effective on August 1, 2015, and combines the existing disclosure requirements in Regulations X and Z to establish new requirements and forms in Regulation Z for most closed-end consumer credit transactions secured by real property.

Consistent with previously-issued compliance guides, the [TILA-RESPA Rule Compliance Guide](#) is presented in a FAQ format to make the content more accessible for industry constituents. As noted in the compliance guide, the intent is to provide an easy-to-use summary of the TILA-RESPA rule. The guide also highlights issues that small creditors, and those that work with them, might find helpful to consider when implementing the rule.

Resources

Additional information on CFPB rules and related guidance can be found on the CFPB's website at <http://www.consumerfinance.gov/>.

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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