

**STATUS OF DODD-FRANK REFORM ACT MORTGAGE RULES
(as of September 17, 2012)**

This chart reflects the status of the mortgage lending and servicing rules mandated by the Dodd-Frank Reform Act. We'll update this chart as developments take place.

The CFPB published in the Federal Register its previously announced mortgage loan servicing proposals that would amend both Regulation Z and Regulation X. The period for commenting on these two proposed rules ends October 9, 2012.

Regulation	Brief Description	Federal Register	Date Issued	Comment Period Ends
Regulation Z (Proposed Rule)	Restrictions on discount points, origination and other fees; loan originator licensing & registration; restrictions on mandatory arbitration	77 FR 55272	September 7, 2012	October 16, 2012
Regulation B (Proposed Rule)	Providing free copies of appraisal	77 FR 50390	August 21, 2012	October 15, 2012
Regulation Z (Proposed Rule)	Appraisals for higher-risk mortgages	77 FR 54722	September 5, 2012	October 15, 2012
Reg Z/Reg X (Proposed Rule)	High-cost mortgage & homeownership counseling	77 FR 49090	August 15, 2012	September 7, 2012 (see below)
	High-cost mortgage proposal (comment period extended to Nov. 6, 2012)	77 FR 54844	September 6, 2012	November 6, 2012

Regulation	Brief Description	Federal Register	Date Issued	Comment Period Ends
Regulation Z (Proposed Rule)	Mortgage loan servicing	77 FR 57318	September 17, 2012	October 9, 2012
Regulation X (Proposed Rule)	Mortgage loan servicing	77 FR 57200	September 17, 2012	October 9, 2012
Reg Z/Reg X (Proposed Rule)	TILA/RESPA mortgage loan disclosure integration	77 FR 51116	August 23, 2012	November 6, 2012 September 7, 2012 (§1026.1(c))
	§1026.4 comment period extended to Nov. 6, 2012	77 FR 54843	September 6, 2012	November 6, 2012 (§1026.4)
Regulation Z (Proposed Rule)	Ability to repay (original proposal)	76 FR 27390	May 11, 2011	July 22, 2011
	Ability to repay proposal (extension of comment period to 7-9-2012)	77 FR 33120	June 5, 2012	July 9, 2012