

Consumer Compliance Resources

Outlook Live Webinar – April 17, 2024

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- Add to calendar option within the registration confirmation

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Agenda

- [Introductions](#)
- [Regulatory Framework](#)
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- [Questions](#)



Regulatory Framework

Regulation of Insured Depository Institutions

	State Member Bank	State Nonmember Bank	National Bank	Credit Union
Charter	State	State	National	NCUA or State
Primary Federal Regulator	Federal Reserve	FDIC	OCC	NCUA*
Insured Depository Institutions < \$10 Billion in Assets				
Consumer Compliance Regulator	Federal Reserve	FDIC	OCC	NCUA
Insured Depository Institutions > \$10 Billion in Assets				
Enumerated Laws	CFPB	CFPB	CFPB	CFPB
Non-Enumerated Laws	Federal Reserve	FDIC	OCC	NCUA

*The NCUA is the primary federal regulator of state-chartered credit unions if it provides deposit insurance

Regulations and Guidance – Enumerated Laws

Dodd-Frank Act Federal Consumer Financial Laws (Enumerated Consumer Laws)

Alternative Mortgage Transaction Parity Act of 1982 (12 U.S.C. 3801 et seq.)	Homeowners Protection Act of 1998 (12 U.S.C. 4901 et seq.)
Consumer Leasing Act of 1976 (12 U.S.C. 1667 et seq.)	Home Ownership and Equity Protection Act of 1994 (15 U.S.C.1601 note)
Electronic Fund Transfer Act (15 U.S.C. 1693 et seq.) except § 920	Interstate Land Sales Full Disclosure Act (15 U.S.C. 1701)
Equal Credit Opportunity Act (15 U.S.C. 1691 et seq.)	Gramm-Leach-Bliley Act, §§ 502-509 (15 U.S.C. 6802-6809)
Fair Credit Billing Act (15 U.S.C. 1666 et seq.)	Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.)
Fair Credit Reporting Act (15 U.S.C. 1681 et seq.) except § 615(e) (identity theft red flags) and § 628 (records disposal) (15 U.S.C. 1681m(e) and 1681w)	§ 626 of the Omnibus Appropriations Act (12 USC 5538) (unfair or deceptive acts or practices involving mortgage loans)
Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.)	S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.)
§ 43(b)-(f) of the Federal Deposit Insurance Act (12 U.S.C.1831t(b)-(f)) (disclosure requirements for institutions lacking Federal deposit insurance)	Truth in Lending Act (12 U.S.C. 1601 et seq.)
Federal Trade Commission Act (specified rules)	Truth in Savings Act (12 U.S.C.4301 et seq.)
Home Mortgage Disclosure Act (12 U.S.C. 2801 et seq.)	

Regulations and Guidance – Non-Enumerated Laws

Illustrative Example of Non-Enumerated Consumer Laws > \$10 Billion*

Branch Closings (12 U.S.C. 1831r-1)	National Flood Insurance Act (42 U.S.C. 4011 et seq.)
Children’s Online Privacy Protection Act (15 U.S.C. 6501 et seq.)	Section 19 of the Federal Reserve Act (12 U.S.C. 461) (Reserve Requirements of Depository Institutions)
Community Reinvestment Act (CRA) (12 U.S.C. 2901 et seq.)	CRA Sunshine (12 U.S.C. 1831y et seq.)
Military Lending Act, 10 U.S.C. 987, 32 CFR 232	Right to Financial Privacy Act (12 U.S.C. 3401 et seq.)
Expedited Funds Availability Act (12 U.S.C. 4001 et seq.)	Servicemembers Civil Relief Act (50 U.S.C. 3901 et seq.)
Fair Credit Reporting Act sections 615(e) (identity theft red flags) and 628 (records disposal) (15 U.S.C. 1681m(e), 1681w)	§ 109 of the Riegle-Neal Act, 12 U.S.C. 1835a (deposit ratio and community credit needs rules for interstate branching)
Fair Housing Act (42 U.S.C. 3601 et seq.)	U.S.C. § 5 of the Federal Trade Commission Act (15 U.S.C. 45) (unfair and deceptive acts or practices)
Homeownership Counseling (12 USC 1701x(c)(5))	Garnishment of Accounts Containing Federal Benefit Payments (31 CFR Part 212)

*Prudential regulators supervise both enumerated and non-enumerated laws for institutions below \$10 billion

Fair Lending and UDAP/UDAAP

- The CFPB and the prudential regulators have overlapping enforcement authority for insured depository institutions above \$10 billion
- Fair Lending Authority
 - Prudential regulators verify compliance with the Fair Housing Act and its implementing regulation, 24 CFR Part 100
 - The CFPB verifies compliance with the ECOA and Regulation B
 - For institutions below \$10 billion, the prudential regulators verify compliance with the Fair Housing Act, the ECOA, and their implementing regulations
- UDAP/UDAAP Authority
 - Section 5 of the Federal Trade Commission Act prohibits unfair or deceptive acts or practices
 - Section 1036 of the Dodd-Frank Act prohibits unfair, deceptive, or abusive acts or practices

Regulation of Non-Depository Institutions

CFPB Jurisdiction

The Dodd-Frank Act [provides](#) the CFPB with jurisdiction over certain non-depository [covered persons](#):

- Persons who originate, broker, or service consumer, real-estate secured loans
- *Larger participants* in markets for consumer financial products or services (after rulemaking)
- Covered persons engaging in conduct that poses risks in providing consumer financial products or services (after notice to the covered person)
- Providers of private education loans
- Providers of payday loans

Larger Participant Rulemakings

- | | |
|--|---|
| <ul style="list-style-type: none">• 12 CFR § 1090.104 Consumer reporting• 12 CFR § 1090.105 Consumer debt collection• 12 CFR § 1090.106 Student loan servicing | <ul style="list-style-type: none">• 12 CFR § 1090.107 International money transfer• 12 CFR § 1090.108 Automobile financing• 12 CFR § 1090.109 General-use digital consumer payment applications (proposed 11/17/23) |
|--|---|

Regulation of Non-Depository Institutions (cont.)

Federal Trade Commission (FTC) Jurisdiction

- The FTC has authority under the FTC Act to enforce UDAP
- Because the Act excludes banks and federal credit unions from its jurisdiction, the FTC focuses on non-depository institutions and persons
- As the CFPB also has jurisdiction over certain non-depository institutions and persons, the FTC and CFPB coordinate their activities under an [MOU](#), as required by the Dodd-Frank Act
- The CFPB also has coordinating MOUs with other regulators



Regulatory Resources

U.S. Code

- For compliance statutes without implementing regulations, such as the [Servicemembers Civil Relief Act](#), compliance staff must read the U.S. Code
- Even for compliance statutes with implementing regulations, certain issues are generally only addressed in the statute, such as civil liability and the statute of limitations
- The most up-to-date version of the U.S. Code, published by the House of Representatives, is available [here](#)
- An annual [version](#) is also available for each year since 1994, which is helpful to review a provision of a statute before it was amended

Code of Federal Regulations

- When Congress enacts a law, it often provides rulemaking authority to the agency or agencies with subject matter expertise to write implementing regulations that provide more specific details about the statutory requirements
- Those regulations are codified in the Code of Federal Regulations (CFR) in the format of [Title] CFR [Part].[section]. Ex: 12 CFR § 1003.1(a)
- “Part” refers to an entire set of regulations. For example, Regulation C is cited as 12 CFR Part 1003 and Regulation Z is 12 CFR Part 1026
- The [eCFR](#) (electronic code of federal regulations) is the most up-to-date version
- An annual [version](#) is also available for every year since 1996, reflecting the CFR as it appeared in a particular year
- The annual version can be helpful when a regulation is amended, and an issue arises about the version of the regulation before it was amended

Agency Regulations

- For consumer compliance, most agency regulations can be found here:
 - CFPB: [12 CFR Parts 1000-1099](#)
 - Department of Defense's Military Lending Act regulations: [32 CFR Part 232](#)
 - Federal Reserve: [12 CFR Parts 200-299](#)*
 - Federal Trade Commission: [16 CFR Parts 1-901](#)
 - FDIC: [12 CFR Parts 300-399](#)
 - FEMA's flood insurance regulations: [44 CFR Parts 59-80](#)
 - HUD's Fair Housing Act regulations: [24 CFR Part 100](#)
 - NCUA: [12 CFR Parts 700-799](#)
 - OCC: [12 CFR Parts 100-199](#)

* The CFR for the Federal Reserve's regulations lists Regulations B, E, M, and Z, for which the Dodd-Frank Act transferred rulemaking authority to the CFPB, except the Federal Reserve retains rulemaking authority for these regulations for certain motor vehicle dealers excluded from the CFPB's jurisdiction. See 12 U.S.C. § 5519(a), 15 U.S.C. §§ 1691b(f) and 1693b(a)(2)

The CFPB's Interactive Regulations

- The CFPB publishes an unofficial version of its regulations on its [website](#)

12 CFR Part 1002 - Equal Credit Opportunity Act (Regulation B)

12 CFR Part 1003 - Home Mortgage Disclosure (Regulation C)

12 CFR Part 1004 - Alternative Mortgage Transaction Parity (Regulation D)

12 CFR Part 1005 - Electronic Fund Transfers (Regulation E)

12 CFR Part 1006 - Fair Debt Collection Practices Act (Regulation F)

12 CFR Part 1007 - S.A.F.E. Mortgage Licensing Act–Federal Registration of Residential Mortgage Loan Originators (Regulation G)

12 CFR Part 1008 - S.A.F.E. Mortgage Licensing Act–State Compliance and Bureau Registration System (Regulation H)

12 CFR Part 1010 - Land Registration (Regulation J)

12 CFR Part 1011 - Land Registration (Regulation K)

12 CFR Part 1012 - Special Rules of Practice (Regulation L)

12 CFR Part 1013 - Consumer Leasing (Regulation M)

12 CFR Part 1016 - Privacy of Consumer Financial Information (Regulation P)

12 CFR Part 1022 - Fair Credit Reporting (Regulation V)

12 CFR Part 1024 - Real Estate Settlement Procedures Act (Regulation X)

12 CFR Part 1026 - Truth in Lending (Regulation Z)

12 CFR Part 1030 - Truth in Savings (Regulation DD)

12 CFR Part 1041 - Payday, Vehicle Title, and Certain High-Cost Installment Loans (Payday Lending Rule)

The CFPB's Interactive Regulations (cont.)

- Unlike the CFR, the CFPB regulations conveniently place the Official Staff Commentary directly adjacent to the section of the regulation to which it pertains
- [Example](#): § 1024.33(c)(1) of Regulation X
- **But remember: the Code of Federal Regulations is the official version**

(1) Payments not considered late. During the 60-day period beginning on the effective date of transfer of the servicing of any mortgage loan, if the transferor servicer (rather than the transferee servicer that should properly receive payment on the loan) receives payment on or before the applicable due date (including any grace period allowed under the mortgage loan instruments), a payment may not be treated as late for any purpose.

Official interpretation of 33(c)(1) Payments not considered late.

1. **Late fees prohibited.** The prohibition in § 1024.33(c)(1) on treating a payment as late for any purpose would prohibit a late fee from being imposed on the borrower with respect to any payment on the mortgage loan. See RESPA section 6(d) (12 U.S.C. 2605(d)).

2. **Compliance with § 1024.39.** A transferee servicer's compliance with § 1024.39 during the 60-day period beginning on the effective date of a servicing transfer does not constitute treating a payment as late for purposes of § 1024.33(c)(1).

[See interpretation of 33\(c\)\(1\) Payments not considered late. in Supplement I](#)

Federal Agency Regulatory Agenda

- Federal agencies must publish their [regulatory agenda](#) twice a year with the Office of Information and Regulatory Affairs
- Use the “Select Agency” field to view an agency’s current rulemaking plans (includes pre-rule, proposed rule, and final rule activities)

The screenshot shows the Reginfo.gov website interface. At the top, it identifies itself as an official website of the United States government, part of the Office of Information and Regulatory Affairs, Office of Management and Budget, Executive Office of the President. The GSA logo is also present. A search bar is available with filters for Agenda, Reg Review, and ICR. The main content area is titled "Fall 2023 Unified Agenda of Regulatory and Deregulatory Actions". It contains introductory text about the Biden Administration's agenda and the Regulatory Information Service Center (RISC). Below this, there is a section for "Fall 2023 Unified Agenda of Regulatory and Deregulatory Actions Active Regulatory Actions Listed by Agency". This section features a dropdown menu labeled "Select Agency" with "Federal Reserve System" selected, and a "Submit" button. Below the dropdown, a note states: "(Only agencies with information relevant to this report appear in the list.)". A list of links is provided, including "The Regulatory Plan - OIRA Introduction to the Fall 2023 Regulatory Plan", "The Regulatory Plan - Current Agency Statements of Regulatory Priorities", "Current Agenda Agency Preambles", "Current Long Term Actions", "About the Unified Agenda", "How To Use the Unified Agenda", "Introduction to the Unified Agenda of Federal Regulatory and Deregulatory Actions", "Abbreviations", and "Obtaining Printed Copies". At the bottom of the page, there are buttons for downloading the app on the App Store and Google Play. The footer includes the Reginfo.gov logo and text: "Reginfo.gov An official website of the U.S. General Services Administration and the Office of Management and Budget."

CFPB's Fall 2023 Regulatory Agenda

Agenda Stage of Rulemaking	Title	RIN
Prerule Stage	Fair Credit Reporting Act Rulemaking	3170-AA54
Proposed Rule Stage	Overdraft Fees	3170-AA42
Proposed Rule Stage	Required Rulemaking on Personal Financial Data Rights	3170-AA78
Proposed Rule Stage	Mortgage Servicing	3170-AB04
Proposed Rule Stage	Fees for Insufficient Funds	3170-AB16
Proposed Rule Stage	Supervision of Larger Participants in Consumer Payment Markets	3170-AB17
Proposed Rule Stage	Financial Data Transparency Act	3170-AB20
Final Rule Stage	Amendments to FIRREA Concerning Automated Valuation Models	3170-AA57
Final Rule Stage	Property Assessed Clean Energy Financing	3170-AA84
Final Rule Stage	Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders	3170-AB13
Final Rule Stage	Registration of Supervised Nonbank That Use Form Contracts to Impose Terms and Conditions That Seek To Waive Or Limit Consumer Legal Protections	3170-AB14
Final Rule Stage	Credit Card Payment Penalty Fees	3170-AB15

Example of Rulemaking Status – Overdraft Fees

CFPB

RIN: 3170-AA42

Publication ID: Fall 2023

Title: Overdraft Fees

Abstract:

Financial institutions offer various types of overdraft services, some of which are subject to Regulation Z and some of which are not. Whether Regulation Z applies depends on whether fees imposed in connection with those services (overdraft fees) are considered finance charges. When the Federal Reserve Board first adopted Regulation Z in 1969, it created special rules for determining whether overdraft fees are considered finance charges. While the nature of overdraft services, including how accounts can be overdrawn and how financial institutions determine whether to advance funds to pay the overdrawn amount, has significantly changed since 1969, the special rules remain largely unchanged. The CFPB is considering developing proposed amendments to Regulation Z with respect to these special rules.

Agency: Consumer Financial Protection Bureau(CFPB)

Priority: Substantive, Nonsignificant

RIN Status: Previously published in the Unified Agenda

Agenda Stage of Rulemaking: Proposed Rule Stage

Major: Undetermined

Unfunded Mandates: Undetermined

CFR Citation: Not Yet Determined (To search for a specific CFR, visit the [Code of Federal Regulations](#).)

Legal Authority: Not Yet Determined

Legal Deadline: None

Timetable:

Action	Date	FR Cite
NPRM	12/00/2023	

Regulatory Flexibility Analysis Required: Undetermined

Government Levels Affected: Undetermined

Federalism: Undetermined

Included in the Regulatory Plan: No

RIN Data Printed in the FR: No

Agency Contact:

Brandy Hood

Office of Regulations

Consumer Financial Protection Bureau

Washington, DC 20552

Phone:202 435-7700



Federal Register

Federal Register

- The [Administrative Procedure Act](#) (APA) provides the legal framework for agency rulemaking
- To enact a regulation, an agency must first publish a notice of proposed rulemaking (NPR) in the Federal Register, solicit public comment, and then publish a final rule with an effective date
- Agencies review and consider the comments but are not required to implement them
- In some instances, an agency will issue an *advanced notice of proposed rulemaking* (ANPR) as a preliminary step, when it wants to solicit information to inform a rulemaking proposal
- The ANPR will be followed by an NPR and a final rule (assuming the agency moves forward with the rulemaking after receiving comments)
- For good cause, when circumstances require immediate compliance, agencies can issue an *interim final rule* to establish a temporary compliance date while the rulemaking process proceeds
- The Office of the Federal Register provides more information about the process [here](#) and [here](#)

Federal Register Preamble

- Agencies are required under [1 CFR § 18.12](#) to provide a *preamble* in their rulemaking notices, which informs the reader of the basis and purpose for the rule or proposal
- The preamble has a summary of the rule, a statement of its basis and purpose, its effective date, its legal authority, and other information about the rulemaking
- The preamble also includes a “section-by-section analysis” that reviews the changes in each section. **This information can help explain regulatory issues not addressed in the regulation or commentary**

§ 18.12 Preamble requirements.

(a) Each agency submitting a proposed or final rule document for publication shall prepare a preamble which will inform the reader, who is not an expert in the subject area, of the basis and purpose for the rule or proposal.

(b) The preamble shall be in the following format and contain the following information:

AGENCY: _____ (Name of issuing agency)

ACTION: _____
(Notice of Intent), (Advance Notice of Proposed Rulemaking), (Proposed Rule), (Final Rule), (Other).

SUMMARY: _____
(Brief statements, in simple language, of: (i) the action being taken; (ii) the circumstances which created the need for the action; and (iii) the intended effect of the action.)

DATES: _____
(Comments must be received on or before: _____.) (Proposed effective date: _____.) (Effective date: _____.) (Hearing: _____.)
(Other: _____.)

ADDRESSES: _____
(Any relevant addresses.)

FOR FURTHER INFORMATION CONTACT: _____
(For Executive departments and agencies, the name and telephone number of a person in the agency to contact for additional information about the document [Presidential Memorandum, 41 FR 42764, September 28, 1976].)

SUPPLEMENTARY INFORMATION: _____
(See paragraph (c) of this section.)

(c) The agency may include the following information in the preamble, as applicable:

- (1) A discussion of the background and major issues involved;
- (2) In the case of a final rule, any significant differences between it and the proposed rule;
- (3) A response to substantive public comments received; and
- (4) Any other information the agency considers appropriate.

Navigating an FR notice–Regulation X example

FEDERAL REGISTER
The Daily Journal of the United States Government

Ⓜ Rule

Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X)

A Rule by the Consumer Financial Protection Bureau on 02/14/2013

PUBLISHED DOCUMENT

Start Printed Page 10696

AGENCY:
Bureau of Consumer Financial Protection.

ACTION:
Final rule; official interpretations.

SUMMARY:
The Bureau of Consumer Financial Protection is amending Regulation X, which implements the Real Estate Settlement Procedures Act of 1974, and implementing a commentary that sets forth an official interpretation to the regulation. The final rule implements provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act regarding mortgage loan servicing. Specifically, this final rule implements Dodd-Frank Act sections addressing servicers' obligations to correct errors asserted by mortgage loan borrowers; to

DOCUMENT DETAILS

Printed version:
[PDF](#)

Publication Date:
02/14/2013

Agency:
[Bureau of Consumer Financial Protection](#)

Dates:
This final rule is effective on January 10, 2014.

Effective Date:
01/10/2014

Document Type:
Rule

Document Citation:
78 FR 10696

Page:
10696-10899 (204 pages)

- In 2013, the CFPB issued a final rule to implement the Dodd-Frank Act amendments to the Real Estate Settlement Procedures Act
- The pdf [version](#) is 204 pages long
- The [html](#) version has a table-of-contents navigation tool that is automatically created using the agency's headings in the notice
- Note: html versions are not available for older Federal Register notices

Table of Contents for 2013 Regulation X final rule (html version)

ENHANCED CONTENT - TABLE OF CONTENTS

This table of contents is a navigational tool, processed from the headings within the legal text of Federal Register documents. This repetition of headings to form internal navigation links has no substantive legal effect.

- [V. Section-by-Section Analysis](#)
- [Subpart A—General](#)
- [Subpart B—Mortgage Settlements and Escrow Accounts](#)
 - [Section 1024.17 Escrow Accounts](#)
 - [17\(k\) Timely Payments](#)
 - [17\(l\) System of Recordkeeping](#)
 - [Section 1024.18 Validity of contracts and liens](#)
 - [Section 1024.19 Enforcement](#)
- [Subpart C—Mortgage Servicing](#)
 - [Section 1024.21 Mortgage Servicing Transfers](#)
 - [Section 1024.22 Severability](#)
 - [Section 1024.23 E-Sign Applicability](#)

- The navigation tool lists the headings of the Federal Register notice, and each heading is linked to the source for easy access
- You can scroll through the headings or search for a section or a specific term within the navigation tool

Regulation X Preamble Example: Obligation of Transferor Servicer When Receiving a Payment After the Transfer Date

- [Section 1024.33\(c\)\(2\)](#) addresses the situation in which a mortgage payment is incorrectly sent to the prior servicer (transferor) after the effective date for transferring servicing rights to the new servicer (transferee)
- The transferor has two options under § 1024.33(c)(2):
 - transfer the payment to the transferee servicer for application to a borrower's mortgage loan account, or
 - return the payment to the person that made the payment and notify such person of the proper recipient of the payment
- Suppose a transferor receives a misdirected payment after the transfer date from an unrecognized party and is trying to determine the best option to proceed under § 1024.33(c)(2)

Regulation X Example (cont.)

- In the [preamble](#) for § 1024.33(c)(2), the CFPB specifically discusses this situation:

“The Bureau also believes it is reasonable to permit transferors to either return a misdirected payment to the payor or transmit the payment to the transferee servicer because there may be circumstances in which a borrower would want to be notified that the payment had been mailed to the wrong servicer, recoup the misdirected payment, and forward it to the correct servicer. ***In addition, there may be situations in which a transferor servicer receives a payment from a party it does not recognize as the borrower associated with the mortgage loan account. In such situations, the Bureau believes servicers may reasonably determine the best course of action is to return such a payment to the payor.***” (Emphasis added)
- This context can inform the transferor’s decision, and the file could be documented with the Federal Register citation: [78 FR 10696, 10733](#) (Feb. 14, 2013)

Preamble Example 2: Regulation Z Payoff Balance

- Regulation Z requires creditors, assignees and servicers to provide a statement of the total outstanding balance required to pay the consumer's mortgage in full as of a specified date within 7 business days of receiving a request. [12 CFR §1026.36\(c\)\(3\)](#).
- But neither the regulation nor commentary specify how to calculate a payoff balance. For example, should a servicer reduce the payoff balance by an expected refund for an overpayment of property taxes that has not yet been received? The preamble clarifies this issue:

“A payoff balance request is any request from a consumer, or appropriate party acting on behalf of the consumer, which inquires into the total amount outstanding on the loan, or the amount needed to pay off the loan. ...***The Bureau believes payoff statements should be issued according to the best information available at the time.***” [78 FR 10902](#), 10957-58 (Feb. 14, 2013) (Emphasis added).
- Courts often review the preamble when interpreting regulations. See, e.g., [Anderson v. Wells Fargo Home Mortgage](#) (E.D. Cal. 2017) (“neither the text of TILA, nor the implementing regulation provide instruction regarding what constitutes an “accurate payoff balance,” **though the section-by-section analysis in the Federal Register provides some additional context....**”)

Citing the Federal Register

Regulation C 2015 Final Rule

- It's important to cite the page of the Federal Register notice on which you are relying
- The general format is ____ [FR volume] FR [1st page of FR notice] [FR date]
- Ex: [80 FR 66128](#) (Oct. 28, 2015)
- To cite the specific page of the preamble discussing the definition of a reverse mortgage, the cite is 80 [FR](#) 66128, 66164 (Oct. 28, 2015)
- 66128 is the first page of the notice, while 66164 is the specific pages cited for the definition of reverse mortgage
- Adobe provides the ability to create a URL that goes to a *specific* page of a pdf: This URL <https://www.govinfo.gov/content/pkg/FR-2015-10-28/pdf/2015-26607.pdf#page=37> includes a code (#page=[number]) at the end of the URL to take you to the page of the pdf version of the FR notice discussing the definition of reverse mortgages in § 1003.2(q)
- This feature makes it easier to share a specific page with stakeholders

66128 Federal Register Vol. 80, No. 208 / Wednesday, October 28, 2015 / Rules and Regulations

BUREAU OF CONSUMER FINANCIAL PROTECTION
12 CFR Part 1003
[Docket No. CFPB-2014-0019]
RIN 3170-AA10
Home Mortgage Disclosure (Regulation C)
AGENCY: Bureau of Consumer Financial Protection.
ACTION: Final rule; official interpretations.

HMDA Proposal or the proposal).¹ The Bureau is publishing final amendments to Regulation C modifying the types of institutions and transactions subject to the regulation, the types of data that institutions are required to collect, and the processes for reporting and disclosing the required data.

A. Modifications to Institutional and Transactional Coverage

The Bureau is modifying Regulation C's institutional and transactional coverage to better achieve HMDA's purposes in light of current market conditions and to reduce unnecessary

Regulation C. The final rule adopts a dwelling-secured standard for all loans or lines of credit that are for personal, family, or household purposes. Thus, most consumer-purpose transactions, including closed-end home-equity loans, home-equity lines of credit, and reverse mortgages, are subject to the regulation. Most commercial-purpose transactions (*i.e.*, loans or lines of credit not for personal, family, or household purposes) are subject to the regulation only if they are for the purpose of home purchase, home improvement, or refinancing. The final rule excludes from coverage home improvement loans

Searching the Federal Register

- Searching the Federal Register:
[Advanced Search](#)



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Publication Date Is Exactly In Year Range
Effective Date Is Exactly In Year Range
Comment Close Date Is Exactly In Year Range

Agency

Document Category Rule Proposed Rule Notice Presidential Document

Agency Docket

Regulation ID Number (RIN)

Significant Regulatory Actions Deemed Significant Under EO 12866

Small Entities Affected Businesses Governmental Jurisdictions Organizations

Affecting CFR Part CFR

Mentioning Locations Near within

Searching the Federal Register (cont.)

- Searching the Federal Register: [Advanced Search](#)
- This search uses the agency field to select the FRB, FDIC, NCUA, and OCC to search for the term “udap” in Federal Register notices issued by any of the agencies
- You can also add other search filters, including dates, a specific CFR part, or document type (proposals, final rules, or notices)

The screenshot shows a search results page for the term "udap" filtered by agency. The filter bar at the top lists five agencies: Comptroller of the Currency, Consumer Financial Protection Bureau, Federal Deposit Insurance Corporation, Federal Reserve System, and National Credit Union Administration. Below the filter bar, it indicates that 21 documents were found. The results are sorted by relevance, with options for newest and oldest. The first two results are displayed, both from the Consumer Financial Protection Bureau. The first result is titled "Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders" and dated 01/30/2023. The second result is titled "Consumer Financial Protection Circular 2022-06: Unanticipated Overdraft Fee Assessment Practices" and dated 11/07/2022.

Agency: Comptroller of the Currency
or Consumer Financial Protection Bureau
or Federal Deposit Insurance Corporation
or Federal Reserve System
or National Credit Union Administration

DOCUMENTS FOUND 21 RELEVANT NEWEST OLDEST

← Previous 1 2 Next →

Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders
by the Consumer Financial Protection Bureau on 01/30/2023.

orders issued under State UDAP /UDAAP laws of general applicability. The Bureau has attempted to identify applicable State UDAP /UDAAP statutes related to ... to consider whether to include tribal UDAP /UDAAP laws in appendix A. The Bureau seeks comment on whether tribal...

Consumer Financial Protection Circular 2022-06: Unanticipated Overdraft Fee Assessment Practices
by the Consumer Financial Protection Bureau on 11/07/2022.

compliance-supervision-bulletin.pdf (stating that it had identified “a UDAP violation . . . when a bank imposed overdraft fees on [point-of-sale] transactions

Federal Register Notices for Major Compliance Rulemakings

Regulation C (Home Mortgage Disclosure Act)

Federal Register Notice	Description
79 FR 51732 (Aug. 29, 2014)	Rulemaking proposal to implement Dodd-Frank Act HMDA amendments
80 FR 66128 (Oct. 28, 2015)	Final rule implementing Dodd-Frank Act HMDA amendments
Amendments to 2015 Final Rule	
85 FR 28364 (May 12, 2020)	HELOC threshold set at 200 loans
84 FR 57946 (Oct. 29, 2019)	HMDA amendments from Economic Growth, Regulatory Relief, and Consumer Protection Act
82 FR 43088 (Sept. 13, 2017)	Clarifying aspects of 2015 rule

Federal Register Notices for Major Compliance Rulemakings (cont.)

Regulation E (Electronic Fund Transfer Act): Prepaid Cards

Federal Register Notice	Description
77 FR 30923 (May 24, 2012)	ANPR prepaid debit cards
79 FR 77101 (Dec. 23, 2014)	Proposed rulemaking prepaid debit cards
81 FR 83934 (Nov. 22, 2016)	Final rule prepaid debit cards
Amendments to 2016 Final Rule	
83 FR 6364 (Feb. 13, 2018)	Summary of changes

Federal Register Notices for Major Compliance Rulemakings (cont.)

Regulation E (Electronic Fund Transfer Act): Remittance Transfers

Federal Register Notice	Description
77 FR 6194 (Feb. 7, 2012)	Final Rule
77 FR 50244 (Aug. 20, 20/12)	Safe harbor for “normal course of business”
78 FR 30661 (May 22, 2013)	Three changes (makes optional certain disclosures, requires new disclaimer, and revises error resolution provisions)
78 FR 49365 (Aug. 14, 2013)	Clarifying amendment and technical corrections
79 FR 55970 (Sept. 8, 2014)	Amendment to extend certain temporary exceptions
81 FR 83934 (Nov. 22, 2016)	Prepaid Accounts Rule applies to remittance transfers (summary)

Federal Register Notices for Major Compliance Rulemakings (cont.)

Regulation H (Flood Disaster Protection Act of 1973)

Federal Register Notice	Description
87 FR 32826 (May 31, 2022)	2022 Flood Insurance Questions and Answers
84 FR 4953 (February 20, 2019)	Private flood insurance
80 FR 43216 (July 21, 2015)	Escrow and detached structure

Federal Register Notices for Major Compliance Rulemakings (cont.)

Dodd-Frank Act Mortgage Rules*

Federal Register Notice	Description
78 FR 4726 (Jan. 22, 2013)	Escrow Requirements for Higher Priced Mortgage Loans
78 FR 6408 (Jan. 30, 2013)	2013 Ability-to-Repay/Qualified Mortgage Rule
78 FR 7216 (Jan 31, 2013)	Appraisals Under the Equal Credit Opportunity Act (Regulation B)
78 FR 6856 (Jan. 31, 2013)	High-Cost Mortgage and Homeownership Counseling— Regulations X and Z
78 FR 10368 (Feb. 13, 2013)	2013 Appraisals for Higher-Priced Mortgages
78 FR 10696 (Feb. 14, 2014)	Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X)
78 FR 10902 (Feb 14, 2013)	Mortgage Servicing Rules Under the Truth in Lending Act
78 FR 11280 (Feb. 15, 2013)	Loan Originator Compensation — Regulation Z
78 FR 79730 (Dec. 31, 2013)	Integrated RESPA/TILA Mortgage Disclosure Rule

*Some of these rules were later amended but the original preamble may discuss sections that were not amended



Specific Compliance Resources

Regulation-Specific Resources

Fair Lending

- [Regulation B](#)
- [24 CFR Part 100 \(FHA Regulation\)](#)
- [US Code ECOA](#) (15 USC 1691 et sq)
- [US Code FHA](#) (42 USC 3601 et seq)
- [Interagency Examination Procedures](#)
- [Outlook Live annual interagency fair lending webinars \(archive of slides and audio since 2011\)](#)
- [DOJ Fair Lending Resources](#)
- [DOJ Fair Lending Cases](#)
- [DOJ FHA Overview](#)
- [CFPB ECOA Resources](#)
- [CFPB 2022 ECOA Report to Congress](#)

Regulation C (HMDA)

- [Regulation C](#)
- [US Code HMDA](#) (12 USC 2901 et seq.)
- [CFPB HMDA Resources](#)
- [HMDA FAQs](#)
- [FFIEC HMDA Resources](#)
- [Interagency Examination Procedures](#)

Regulation-Specific Resources (cont.)

Regulation E (EFTA)

- [Regulation E](#)
- [US Code EFTA](#) (15 USC 1693 et seq)
- [CFPB Remittance Transfer Resources](#)
- [CFPB Electronic Fund Transfers Resources](#)
- [CFPB Electronic Fund Transfers FAQs](#)
- [Interagency Examination Procedures](#)

Flood Disaster Protection Act

- [Regulation H](#) (Federal Reserve)
- [US Code](#) (42 USC 4001 et seq)
- [Flood Insurance Q&As \(2022\)](#)
- [Interagency Examination Procedures](#)

Outlook Live webinars

- 2022 Flood Insurance Q&As [audio](#) & [slides](#)
- Private flood insurance [audio](#) & [slides](#)
- BWA Flood Insurance [audio](#) & [slides](#)

Regulation-Specific Resources (cont.)

Regulation P (GLBA)

- [Regulation P](#)
- [US Code GLBA](#) (15 USC 6801 et seq)
- [Interagency Examination Procedures](#)

Regulation X (RESPA)

- [Regulation X](#)
- [US Code RESPA](#) (12 USC 2601 et seq)
- [CFPB Mortgage Servicing Resources](#)
- [CFPB RESPA Resources](#)
- [Interagency Examination Procedures](#)

Community Reinvestment Act

- [Regulation BB](#) (Federal Reserve)
- [US Code CRA](#) (12 USC 2901 et seq.)
- [CRA Q&As](#) (2016)
- Agency interpretive [letters](#)
- [FFIEC CRA Resources](#)
- [Outlook Live webinar 2016 Q&As](#) & [slides](#)

Regulation CC (EFAA)

- [Regulation CC](#)
- [US Code EFAA](#) (12 USC 4001 et seq)
- [Federal Reserve Guide to Reg. CC](#)
- [Interagency Examination Procedures](#)

Regulation-Specific Resources (cont.)

Regulation V (FCRA)

- [Regulation V](#)
- [US Code FCRA](#) (15 USC 1681 et seq)
- [CFPB FCRA Resources](#)
- [Interagency Examination Procedures](#)

Regulation Z (TILA)

- [Regulation Z](#)
- [US Code TILA](#) (15 USC 1601 et seq)
- [CFPB Mortgage Resources](#)
- [Interagency Examination Procedures](#)
- Outlook Live hosted several TRID [webinars](#) in 2015 and 2016

Unfair, Deceptive, or Abusive Acts and Practices (UDAP and UDAAP)

- [UDAP § 5 of the FTC Act](#) (15 USC 45(a))
- [UDAAP \(Dodd-Frank Act\)](#) (12 USC 5531)
- [Federal Reserve/FDIC UDAP Guidance](#)
- [Federal Reserve UDAP Examination Procedures](#)
- [CFPB UDAAP Examination Procedures](#)
- [CFPB Policy Statement on UDAAP](#)
- [Interagency Guidance Regarding Unfair or Deceptive Credit Practices](#)
- [OCC 2020 UDAP Guidance](#)

Regulation-Specific Resources (cont.)

Regulation DD (TISA)	Military Lending Act
<ul style="list-style-type: none">• Regulation DD• US Code TISA (12 USC 4301 et seq)• Interagency Examination Procedures	<ul style="list-style-type: none">• MLA regulation (32 CFR Part 232)• US Code MLA (10 USC 987)• DOD Interpretative Rule (8/20/16)• DOD amended Interpretative Rule (12/28/20)• CFPB MLA summary• Interagency Examination Procedures
Servicemembers Civil Relief Act	Garnishment Rule
<ul style="list-style-type: none">• US Code SCRA (50 USC 3901 et seq)• CFPB Resources• DOJ Overview• Interagency Examination Procedures• 2012 Outlook Live audio & slides	<ul style="list-style-type: none">• Regulation (31 CFR Part 212)• CCO article• Interagency Examination Procedures

Other Resources

- Official Questions and Answers (Q&As)
- The relevant federal agencies have published official “Questions and Answers” for both the Community Reinvestment Act (CRA) and the Flood Disaster Protection Act (FDPA) to clarify these laws and their implementing regulations:
 - Flood Insurance Q&As [pdf](#) and [html](#) (updated in 2022)
 - CRA Q&As [pdf](#) and [html](#) (updated in 2016)
- Because these Q&As are published through the APA’s notice and comment procedure and reflect the agencies’ position, they provide a valuable tool to clarify the requirements of the FDPA and the CRA

Navigating CRA Q&As



FEDERAL REGISTER
The Daily Journal of the United States Government



Rule

Community Reinvestment Act; Interagency Questions and Answers Regarding Community Reinvestment; Guidance

A Rule by the Comptroller of the Currency, the Federal Reserve System, and the Federal Deposit Insurance Corporation on 07/25/2016

PUBLISHED DOCUMENT

Start Printed Page 48506

AGENCY:
Office of the Comptroller of the Currency, Treasury (OCC); Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC).

ACTION:
Guidance on the interpretation and application of the Community Reinvestment Act regulations.

DOCUMENT DETAILS

Printed version:
PDF

Publication Date:
07/25/2016

Agencies:
Department of the Treasury
Office of the Comptroller of the Currency
Federal Reserve System
Federal Deposit Insurance Corporation

Dates:

- Navigating the 2016 CRA Q&As using the [pdf](#) version to find a specific Q&A can be challenging because it requires scrolling through the document or conducting a search
- The table of contents navigation tool in the [html](#) version displays the Q&As sequentially making it much easier to find a specific section
- **The FR notice also has the preamble with background information on the revised Q&As**

Navigating an FR notice—CRA Q&As (cont.)

ENHANCED CONTENT - TABLE OF CONTENTS



This table of contents is a navigational tool, processed from the headings within the legal text of Federal Register documents. This repetition of headings to form internal navigation links has no substantive legal effect.

- § __.12(g) Community Development
 - § __.12(g)(1) Affordable Housing (Including Multifamily Rental Housing) for Low- or Moderate-Income individuals
 - § __.12(g)(2) Community Services Targeted to Low- or Moderate-Income Individuals
 - § __.12(g)(3) Activities That Promote Economic Development by Financing Businesses or Farms That Meet Certain Size Eligibility Standards
 - § __.12(g)(4) Activities That Revitalize or Stabilize Certain Geographies
 - § __.12(g)(4)(i) Activities That Revitalize or Stabilize Low- or Moderate-Income Geographies
 - § __.12(g)(4)(ii) Activities That Revitalize or Stabilize Designated Disaster Areas

- Clicking a link takes you to the specific Q&A
- Each paragraph has a bookmark icon that creates a URL for that specific paragraph
- This feature makes it easy to [share](#) a particular Q&A with a stakeholder

§ __.41—Assessment Area Delineation

§ __.41(a) In General

§ __.41(a)—1: *How do the Agencies evaluate “assessment areas” under the CRA regulations?*  

A1. The rule focuses on the distribution and level of an institution's lending, investments, and services rather than on how and why an institution delineated its assessment area(s) in a particular manner. Therefore, the Agencies will not evaluate an institution's delineation of its assessment area(s) as a separate performance criterion. Rather, the Agencies will only review whether the assessment area(s) delineated by the institution complies with the limitations set forth in the regulations at 12 CFR __.41(e).

Other Resources (cont.)

Agency Outreach

Federal Reserve

- [Consumer Compliance Outlook](#)
 - [Article Index](#)
 - [Regulatory Calendar](#)
- [Outlook Live Webinars](#)
- [Consumer Compliance Supervisory Bulletin](#)

FDIC

- [Consumer Compliance Supervisory Highlights](#)

CFPB

- [CFPB's Supervisory Highlights](#)

OCC

- [OCC Semiannual Risk Perspective](#)

Other Resources (cont.)

Informal Agency Documents

CFPB

- [Circulars](#) ([About Circulars](#))
- [Advisory Opinions](#) ([AO Policy](#))

Federal Reserve

- [CA Letters](#)

OCC

- [Bulletins](#)
- [Comptroller compliance handbooks](#)

FDIC

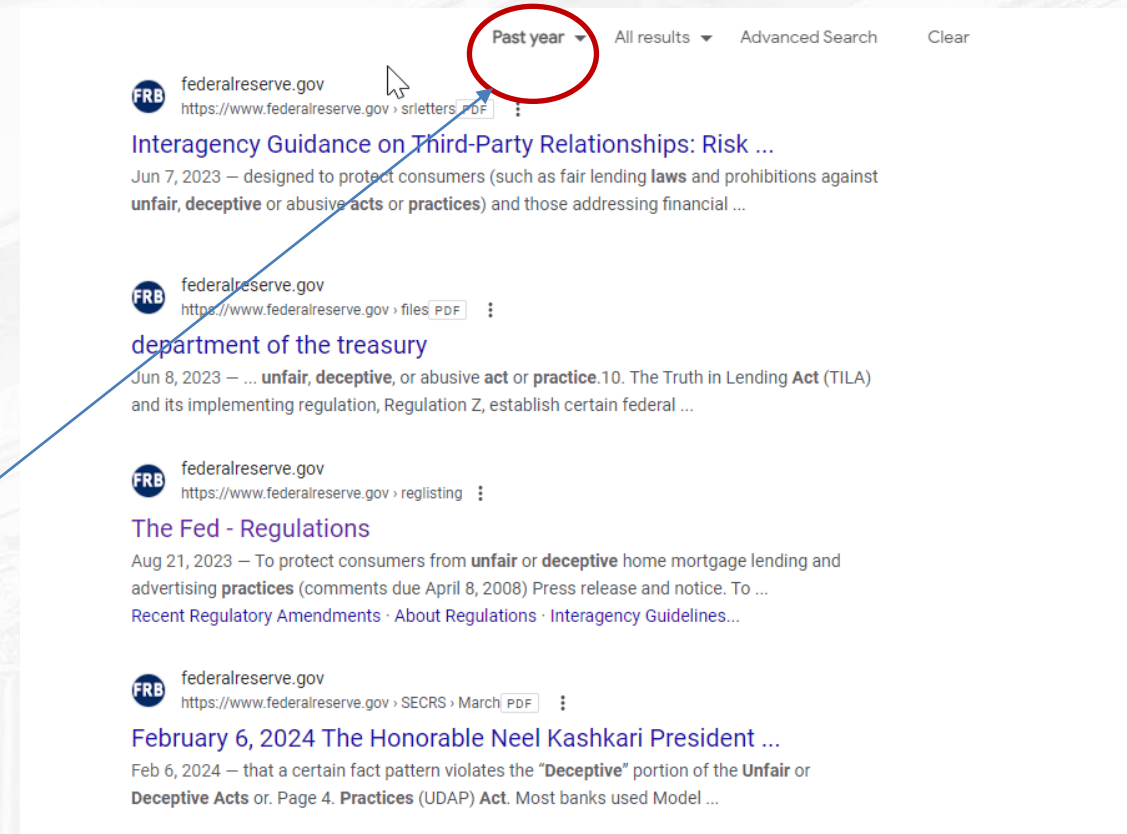
- [Financial Institution Letters](#)



Searching Websites of Regulatory Agencies

Searching the Federal Reserve's Website for UDAP

- A google search can be narrowed to a **particular website (domain)** by using this search parameter: `site:[website domain name]` (search terms)
- This type of search can help reduce the number of unresponsive search results
- This search is for UDAP on the Board's website: [site:federalreserve.gov unfair deceptive act practice](https://www.federalreserve.gov/unfair-deceptive-act-practice)
- This search bar includes a date filter, which allows limiting the search results to a specific time period such as the past year



Searching the CFPB's Website for UDAP

- Example of a Google domain search of the CFPB's website for articles on unfair, deceptive or abusive acts or practices
- [Site:consumerfinance.gov unfair, deceptive or abusive acts or practices](https://www.consumerfinance.gov/unfair-deceptive-or-abusive-acts-or-practices)

The screenshot shows a Google search interface with the following elements:

- Search filters: "Past year" (highlighted with a red circle), "All results", "Advanced Search", and "Clear".
- Search results from consumerfinance.gov:

- Result 1:**
 - URL: <https://www.consumerfinance.gov/ask-cfpb/what-is-...>
 - Title: [What is an unfair, deceptive or abusive practice by a debt ...](#)
 - Date: Aug 2, 2023
 - Snippet: The Fair Debt Collection Practices Act (FDCPA) prohibits debt collectors from using **abusive, unfair, or deceptive practices** to collect debts from you, ...
- Result 2:**
 - URL: [https://www.consumerfinance.gov/newsroom/unfair...](https://www.consumerfinance.gov/newsroom/unfair-...)
 - Title: [CFPB Exams Find Unfair, Deceptive, and Abusive ...](#)
 - Date: Jul 26, 2023
 - Snippet: Today, the Consumer Financial Protection Bureau (CFPB) released a new Supervisory Highlights report which found **unfair, deceptive, and abusive acts or practices**
- Result 3:**
 - URL: [https://www.consumerfinance.gov/about-us/blog/s...](https://www.consumerfinance.gov/about-us/blog/s-...)
 - Title: [State UDAAP Developments](#)
 - Date: Mar 19, 2024
 - Snippet: The federal prohibitions against **unfair, deceptive, or abusive acts or practices** protect people from a wide range of corporate misconduct, including ...
- Result 4:**
 - URL: [https://www.consumerfinance.gov/about-us/the-bur...](https://www.consumerfinance.gov/about-us/the-bur-...)
 - Title: [The CFPB | Consumer Financial Protection Bureau](#)
 - Date: Nov 21, 2023
 - Snippet: Rooting out **unfair, deceptive, or abusive acts or practices** by writing rules, supervising companies, and enforcing the law; Enforcing laws that outlaw ...
 - Footer: [CFPB structure](#) · [Leadership Calendar](#) · [Rohit Chopra, Director](#) · [Office of Civil Rights](#)

Searching the FDIC's Website for UDAP

- Example of a Google domain search of the FDIC's website for articles on unfair or deceptive acts or practices.
- [Site:fdic.gov](https://www.fdic.gov) [unfair deceptive act or practices](#)

Past year ▾ All results ▾ Advanced Search Clear

fdic.gov
https://www.fdic.gov › siwin08 › siwinter2008-article03

[From the Examiner's Desk Unfair and Deceptive Acts and ...](#)
Jun 14, 2023 — A representation, omission, or **practice** is material if it is likely to affect a consumer's decision regarding a product or service. Representations about costs ...

fdic.gov
https://www.fdic.gov › siwin06 › siwinter2006-article02

[Chasing the Asterisk: A Field Guide to Caveats, Exceptions ...](#)
Jul 11, 2023 — While a specific **act** or **practice** may be both **unfair** and **deceptive**, an **act** or **practice** is prohibited by the **FTC Act** if it is either **unfair** or **deceptive**. To ...

fdic.gov
https://www.fdic.gov › resources › documents PDF

[VII-3 Unfair Deceptive and Abusive Practices - FDCPA](#)
Sep 15, 2023 — The FDCPA also protects reputable debt collectors from **unfair** competition and encourages state action to protect consumers from abuses in debt collection. The ...

fdic.gov
https://www.fdic.gov › siwin12 › siwinter2012-article02

[High-Yield Checking Accounts: Know the Rules](#)
May 8, 2023 — A **deceptive** representation can be expressed, implied, or involve a material omission. The key is the overall net impression created by the written disclosures.

Searching the OCC's Website for UDAP

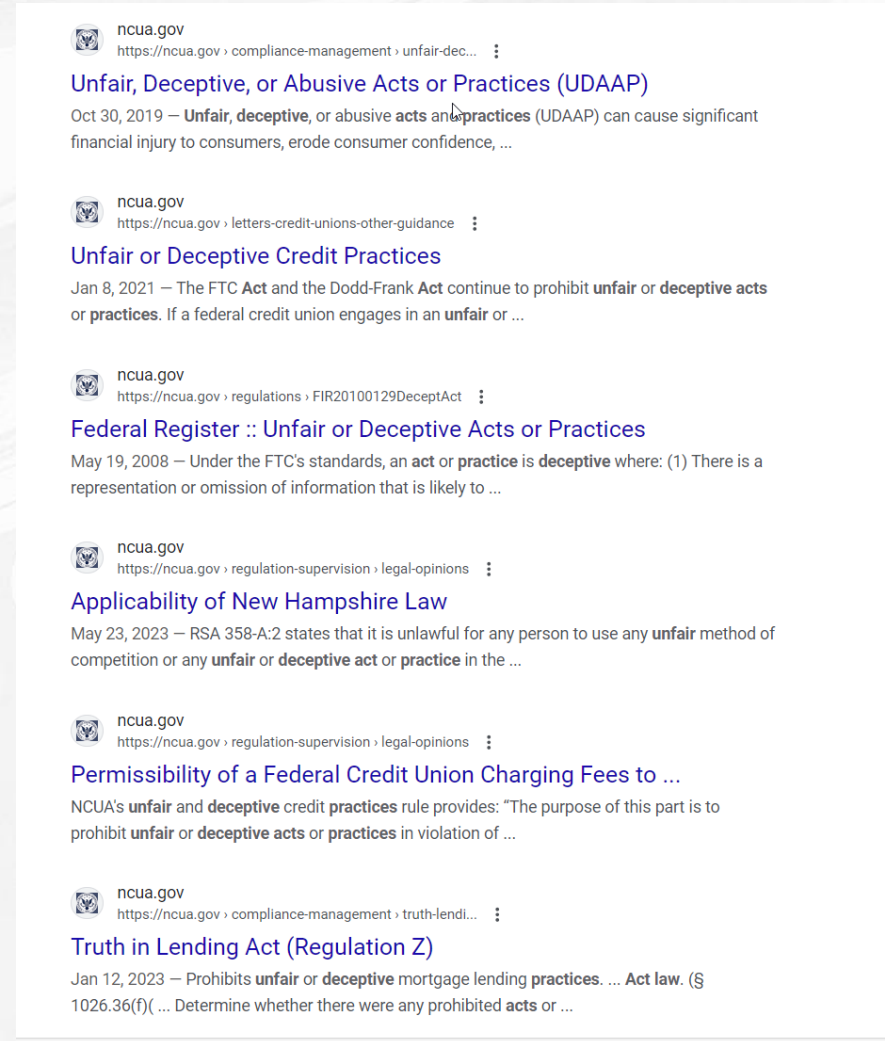
- Example of a Google domain search of the OCC's website for articles on unfair or deceptive acts or practices
- [site:occ.treas.gov unfair deceptive act practice](https://www.google.com/search?q=site:occ.treas.gov+unfair+deceptive+act+practice)

The screenshot shows a Google search interface with the following elements:

- Search filters: "Past year" (circled in red), "All results", "Advanced Search", and "Clear".
- Search results for "treas.gov":
 - Overdraft Protection Programs: Risk Management Practices**
Apr 26, 2023 — Specifically, this bulletin discusses certain practices that may present heightened risk of violating prohibitions against unfair or deceptive acts or practices ...
 - Retail Lending: Risk Management of 'Buy Now, Pay Later ...**
Dec 6, 2023 — ... practice. Making BNPL loan payments with credit cards or other types of loans ... Act, which prohibits unfair, deceptive, or abusive acts and practices.
Credit Risk Management · Operational Risk Management · Compliance Risk Management
 - OCC Issues Guidance on Overdraft Protection Programs**
Apr 26, 2023 — The guidance provides background information on overdraft protection programs and identifies certain practices that may result in heightened risk exposure.
 - OCC Assesses \$60 Million Civil Money Penalty Against ...**
Jul 11, 2023 — In particular, the bank's practices violated Section 5 of the Federal Trade Commission Act, which prohibits unfair or deceptive acts or practices. Generally ...
 - Interagency Guidance on Third-Party Relationships**
Jun 6, 2023 — SUMMARY: The Board, FDIC, and OCC (collectively, the agencies) are issuing final guidance on managing risks associated with third-party relationships. The final ...

Searching the NCUA's Website for UDAP

- Example of a Google domain search of the NCUA's website for articles on unfair or deceptive acts or practices
- [site:ncua.gov unfair deceptive act practice](https://www.google.com/search?q=site:ncua.gov+unfair+deceptive+act+practice)

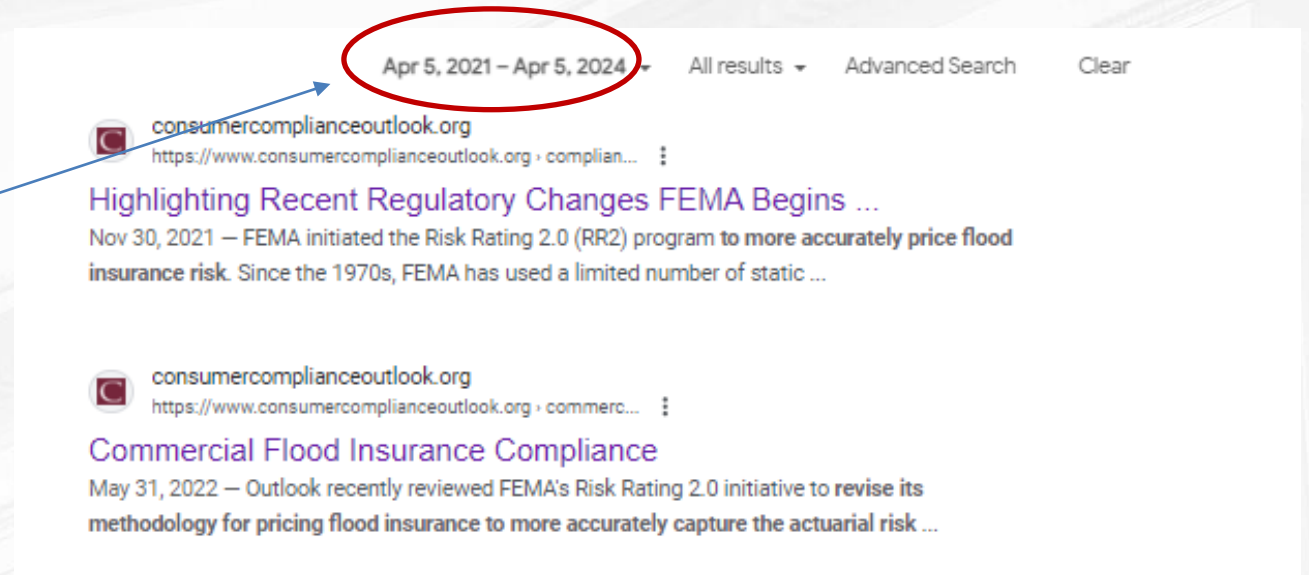


The screenshot displays six search results from the NCUA website. Each result includes the domain 'ncua.gov', a breadcrumb trail, a title, a date, and a snippet of text.

- Result 1:** ncu.gov | https://ncua.gov › compliance-management › unfair-dec... | [Unfair, Deceptive, or Abusive Acts or Practices \(UDAAP\)](#) | Oct 30, 2019 – Unfair, deceptive, or abusive acts and practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, ...
- Result 2:** ncu.gov | https://ncua.gov › letters-credit-unions-other-guidance | [Unfair or Deceptive Credit Practices](#) | Jan 8, 2021 – The FTC Act and the Dodd-Frank Act continue to prohibit unfair or deceptive acts or practices. If a federal credit union engages in an unfair or ...
- Result 3:** ncu.gov | https://ncua.gov › regulations › FIR20100129DeceptAct | [Federal Register :: Unfair or Deceptive Acts or Practices](#) | May 19, 2008 – Under the FTC's standards, an act or practice is deceptive where: (1) There is a representation or omission of information that is likely to ...
- Result 4:** ncu.gov | https://ncua.gov › regulation-supervision › legal-opinions | [Applicability of New Hampshire Law](#) | May 23, 2023 – RSA 358-A:2 states that it is unlawful for any person to use any unfair method of competition or any unfair or deceptive act or practice in the ...
- Result 5:** ncu.gov | https://ncua.gov › regulation-supervision › legal-opinions | [Permissibility of a Federal Credit Union Charging Fees to ...](#) | NCUA's unfair and deceptive credit practices rule provides: "The purpose of this part is to prohibit unfair or deceptive acts or practices in violation of ...
- Result 6:** ncu.gov | https://ncua.gov › compliance-management › truth-lendi... | [Truth in Lending Act \(Regulation Z\)](#) | Jan 12, 2023 – Prohibits unfair or deceptive mortgage lending practices. ... Act law. (§ 1026.36(f)(... Determine whether there were any prohibited acts or ...

Searching CCO's Website for Risk Rating 2.0

- Example of a Google domain search of the *Consumer Compliance Outlook* website for articles for FEMA's Risk Rating 2.0 Initiative using a specific date range of 4/5/21- 4/5/24
- [site:consumercomplianceoutlook.org risk rating 2.0](https://www.consumercomplianceoutlook.org/risk-rating-2.0)



Searching Multiple Agency Websites for SCRA

Google domain searches can be structured to conduct one search of multiple specified websites: using the search protocol: `site:[domain name] OR site:[domain name] OR site:[domain name] [search terms]`

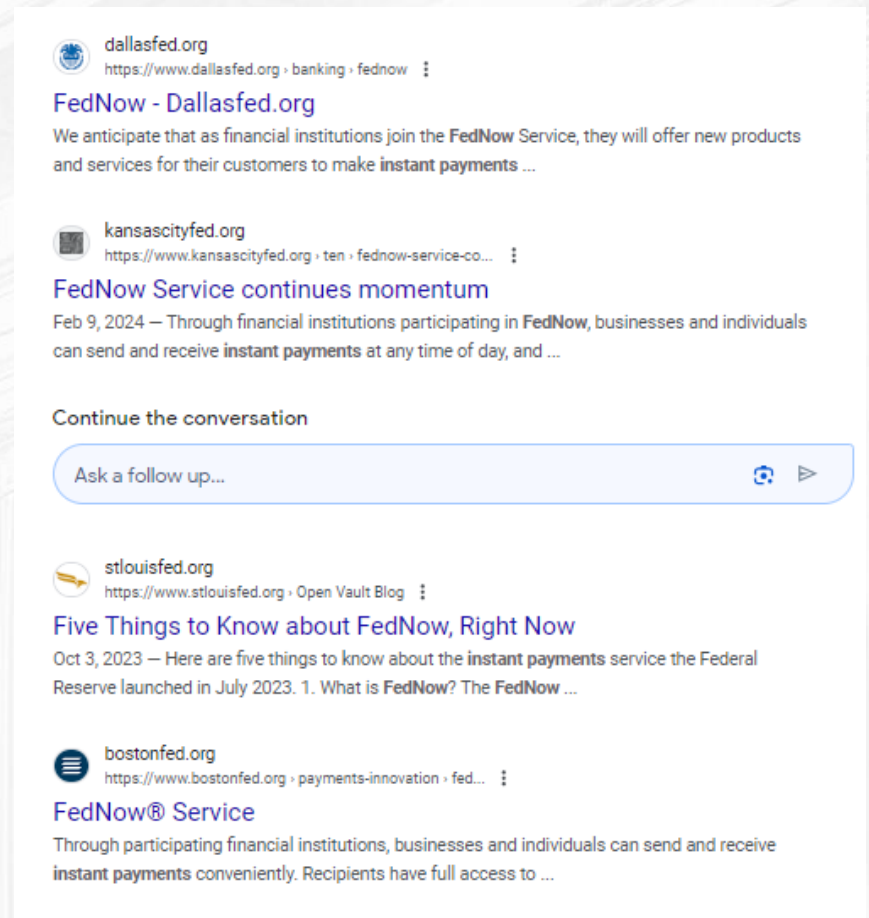
This screenshot shows the results of the single [search](#) of the websites of the CFPB, DOJ, FDIC, FRB, HUD, NCUA, and OCC for the SCRA within the past two years

The screenshot shows a Google search interface with a date range filter set to "Apr 1, 2022 – Apr 1, 2024". The search results are filtered to show only pages from the domain "consumerfinance.gov". The results include:

- When am I covered by the Servicemembers Civil Relief Act ...**
Jul 27, 2023 – The SCRA applies to the following **servicemembers** when they are in military **service**: Active-duty members of the Army, Marine Corps, Navy, Air Force, ...
- Evidence of activated Guard and Reserve servicemembers ...**
Dec 7, 2022 – The **Servicemembers Civil Relief Act (SCRA)** provides important legal and financial protections to active duty servicemembers. These protections include the ...
- Servicemembers and Veterans Initiative | Topics**
Jul 26, 2023 – The Civil Rights Division enforces the **Servicemembers Civil Relief Act (SCRA)**, which helps servicemembers manage the transition to active duty through a range ...
- Protections for Servicemembers and Veterans**
Apr 18, 2022 – Your current or past military **service** provides you with benefits and protections that could help if you're struggling to pay your mortgage.
- As a servicemember, am I protected against foreclosure?**
May 31, 2023 – If you are in the military, the **Servicemembers Civil Relief Act (SCRA)** provides certain protections when it comes to issues related to mortgages and ...
- Financial resources for serving servicemembers, veterans ...**
Jan 2, 2024 – The CFPB helps military families navigate the financial challenges of military **service** through education, monitoring complaints, and holding companies ...

Single Search of the Websites of the Federal Reserve Board and the 12 Reserve Banks

- This example shows a single Google domain search of the [websites](#) of the Federal Reserve Board and the 12 Reserve Banks for FedNow instant payments





Questions?