



9575 Katy Freeway, Suite 300

Houston, TX 77024

Phone: 713-871-0005

Fax: 713-871-1358

Thomas E. Black, Jr., P. C. *

Calvin C. Mann, Jr., P. C.

Gregory S. Graham, P. C.

David F. Dulock

Diane M. Gleason

Benjamin R. Idziak **

Shawn P. Black **

Regina M. Uhl

Peter B. Idziak**

Kathryn A. Williams

Of Counsel

David M. Tritter

* Also Licensed in New York, Washington,
West Virginia and Iowa

** Also Licensed in New York

March 21, 2014

To: Clients and Friends

From: David F. Dulock

Subject: OCC Removes Rules Transferred to the Consumer Financial Protection Bureau and amends OCC Street, Web Site and FOIA Web Portal Address

For those clients for whom the Office of the Comptroller of the Currency (OCC) is the prudential regulator, this advises you of the final rule published in today's [Federal Register \(79 FR 15639\)](#) that makes technical amendments to OCC regulations.

Effective March 21, 2014, OCC is making the following changes:

1. Registration of Residential Mortgage Loan Originators. The OCC is removing 12 CFR part 34, subpart F, from the Code of Federal Regulations, which concern registration of residential mortgage loan originators for national banks, Federal branches and agencies of foreign banks, and their operating subsidiaries (collectively, national banks). Rulemaking authority for these rules transferred to the Consumer Financial Protection Bureau on July 21, 2011 pursuant to the Dodd-Frank Act, and the OCC rules at 12 CFR part 34, subpart F, are therefore no longer operative. The CFPB has since reissued these rules as CFPB rules. National banks now must comply with these rules as reissued by the CFPB and not as previously promulgated and published by the OCC.

2. Privacy of Consumer Financial Information. For the same reasons as stated in paragraph 1. above, the OCC is removing 12 CFR part 40 from the Code of Federal Regulations, which relate to privacy of consumer financial information.

3. New Address for OCC. The OCC is amending 12 CFR parts 4, 5, 7, 10, 11, 16, and 19 to replace the OCC's former address with its current address, 400 7th Street SW., Washington, DC 20219.

4. New Web site address for OCC. The OCC is amending 12 CFR parts 5 and 24 to change its Web site address to www.occ.gov.

5. New FOIA Web portal address for OCC. The OCC is amending 12 CFR 4.15(b)(1), 4.18(a)(1), and 4.18(b) to change its FOIA Web portal address to <https://foia-pal.occ.gov/palMain.aspx>. In addition, the OCC is amending 12 CFR 4.15(g) to clarify the name of the OCC office that receives FOIA requests as "Disclosure Services, Communications Division."

This Memorandum is provided as general information in regard to the subject matter covered, but no representations or warranty of the accuracy or reliability of the content of this information are made or implied. Opinions expressed in this memorandum are those of the author alone. In publishing this information, neither the author nor the law firm of Black, Mann & Graham L.L.P. is engaged in rendering legal services. While this information concerns legal and regulatory matters, it is not legal advice and its use creates no attorney-client relationship or any other basis for reliance on the information. Readers should not place reliance on this information alone, but should seek independent legal advice regarding the law applicable to matters of interest or concern to them. The law firm of Black, Mann & Graham L.L.P. expressly disclaims any obligation to keep the content of this information current or free of errors.