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March 31, 2016

To: Clients and Friends

From: David F. Dulock

Subject: Rural Housing Service Withdraws Qualified Mortgage Final Rule

In the March 31, 2016, issue of the *Federal Register* (81 FR 18456, *click here*) the Rural Housing Service (RHS) published a correction withdrawing the final rule published in the March 29, 2016, issue of the *Federal Register* (81 FR 17361) that amended its Single Family Housing Guaranteed Loan Program regulations in 7 CFR Part 3555 relating to RHS qualified mortgages under \$1026.43(e) of Regulation Z, lender indemnification, and refinancing provisions.

The correction published by RHS in the March 31, 2016, issue of the *Federal Register* states that the final rule "was inadvertently published and is withdrawn from that issue [the March 29, 2016 issue of the *Federal Register*]."

Due to the RHS' withdrawal of the final rule, we are removing our March 31, 2016 memorandum on the final rule.

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