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To: Clients and Friends

From: David F. Dulock

Subject: Community Reinvestment Act Regulations – Proposed Amendments

In the September 20, 2017, issue of the *Federal Register* (82 FR 43910, [click here](#)) the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (collectively, the Agencies) published proposed amendments to their respective regulations implementing the Community Reinvestment Act (CRA) in order to amend the existing definitions of “home mortgage loan” and “consumer loan” and the public file content requirements to conform to the recent amendments made by the Consumer Financial Protection Bureau to Regulation C, which implements the Home Mortgage Disclosure Act (HMDA), and to make technical amendments to remove unnecessary cross references as a result of the amended definitions, and to remove obsolete references to the Neighborhood Stabilization Program.

For those lenders subject to the CRA and the Agencies implementing regulations, comments on these proposed amendments may be submitted to the Agencies by no later than October 20, 2017, in accordance with the submission instructions on pages 43910 - 43911 of the above hyperlinked section of the *Federal Register*.

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