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September 22, 2015

To: Clients and Friends

From: David F. Dulock

Subject: CFPB Issues Spanish-language Translation of *Your home loan toolkit*

In the September 22, 2015, issue of the *Federal Register* (80 FR 57154) the Consumer Financial Protection Bureau (CFPB) published notice of the availability of its Spanish-language translation of the settlement cost booklet, *Your home loan toolkit*, which will replace the current settlement cost booklet when the TILA-RESPA Integrated Disclosure Rule (TRID Rule) goes into effect for loan applications received on or after October 3, 2015. This new booklet is designed to be used in connection with the new Loan Estimate and Closing Disclosure forms required by the TRID Rule. The CFPB previously published notice of the availability of the English-language version of this new booklet in the April 1, 2015, issue of the *Federal Register* (80 FR 17414).

You may download the print-ready PDF copies of the English-and Spanish-language versions of the booklet by clicking on the CFPB's website under the Heading "Real Estate Settlement Procedures Act (RESPA)" at www.consumerfinance.gov/learnmore. You may also download both print-ready PDF versions by clicking on the following hyperlinks: [English-language booklet](#) and [Spanish-language booklet](#).

Pursuant to §1026.19(g)(2) of the TRID Rule, creditors may not make changes to, deletions from, or additions to these booklets, other than certain types of changes to the cover page. Under §1026.19(g)(1), a creditor is required to provide the booklet to the consumer not later than three business days after the creditor receives the consumer's application, unless the creditor denies the application before the end of that period, by delivering the booklet or placing it in the mail, but is not required to provide the booklet when the loan is not for the purchase of a one-to-four family residential property (e.g., refinancing loan, subordinate lien loan, and reverse mortgage). Pursuant to §2604(d) of RESPA (12 U.S.C. 2604(d)), the creditor is required to provide the booklet in the version that is most appropriate for the person receiving it.

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