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To: Clients and Friends

From: David F. Dulock

Subject: Preliminary List of Rules Subject to the Consumer Financial Protection Bureau

In the May 31, 2011 *Federal Register*, the Bureau of Consumer Financial Protection (CFPB) published the following preliminary list of the rules that will be enforced by the CFPB once enforcement authority for these rules is transferred to it on the designated transfer date of July 21, 2011. The CFPB will publish the final list not later than that date. The inclusion or exclusion of any rule on or from these lists will not alter the CFPB's authority, as Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act and other applicable law defines CFPB's authority. Thus, neither this preliminary list nor the final list will have a substantive effect on any rules or the parties who may be subject to them. They merely provide a convenient reference source.

LIST OF RULES

A. Board of Governors of the Federal Reserve

1. 12 CFR Part 202—**Equal Credit Opportunity Act (Regulation B)**
2. 12 CFR Part 203—**Home Mortgage Disclosure (Regulation C)**
3. 12 CFR Part 205—**Electronic Fund Transfers (Regulation E)**
4. 12 CFR 208.101–105 & Appendix A to Subpart I—**Registration of Residential Mortgage Loan Originators (Regulation H, Subpart I)**
5. 12 CFR Part 213—**Consumer Leasing (Regulation M)**
6. 12 CFR Part 216—**Privacy of Consumer Financial Information (Regulation P)**
7. 12 CFR Part 222—**Fair Credit Reporting (Regulation V)**, except with respect to §§ 222.1(c) (effective dates), 222.83 (Disposal of consumer information), 222.90 (Duties regarding the detection, prevention, and mitigation of identity theft), 222.91 (Duties of card issuers regarding changes of address), & Appendix J (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)
8. 12 CFR Part 226—**Truth in Lending (Regulation Z)**
9. 12 CFR Part 230—**Truth in Savings (Regulation DD)**

B. Federal Deposit Insurance Corporation

1. 12 CFR Part 332—**Privacy of Consumer Financial Information**
2. 12 CFR Part 334—**Fair Credit Reporting**, except with respect to §§ 334.83 (Disposal of consumer information), 334.90 (Duties regarding the detection, prevention, and mitigation of identity theft), 334.91 (Duties of card issuers regarding changes of address), & Appendix J (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)
3. 12 CFR 365.101–.105 & Appendix A to Subpart B—**Registration of Residential Mortgage Loan Originators**

C. Office of the Comptroller of the Currency

1. 12 CFR 34.20–.25—**Adjustable-Rate Mortgages (but only as applied to non-federally chartered housing creditors under the Alternative Mortgage Transaction Parity Act (“AMTPA”))**
2. 12 CFR 34.101–.105 & Appendix A to Subpart F—**Registration of Residential Mortgage Loan Originators**
3. 12 CFR Part 40—**Privacy of Consumer Financial Information**

4. 12 CFR Part 41—**Fair Credit Reporting**, except with respect to §§ 41.83 (Disposal of consumer information), 41.90 (Duties regarding the detection, prevention, and mitigation of identity theft), 41.91 (Duties of card issuers regarding changes of address), & Appendix J (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)

D. Office of Thrift Supervision

1. 12 CFR 560.35—Adjustments to home loans (but only as applied to non-federally chartered housing creditors under AMTPA)
2. 12 CFR 560.210–220—Alternative Mortgage Transactions (but only as it relates to AMTPA)
3. 12 CFR 563.101–.105 & Appendix A to Subpart D—**Registration of Residential Mortgage Loan Originators**
4. 12 CFR Part 571—**Fair Credit Reporting**, except with respect to §§ 571.83 (Disposal of consumer information), 571.90 (Duties regarding the detection, prevention, and mitigation of identity theft), 571.91 (Duties of card issuers regarding change of address), & Appendix J (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)
5. 12 CFR Part 573—**Privacy of Consumer Financial Information**

E. National Credit Union Administration

1. 12 CFR 701.21—Loans to members and lines of credit to members (but only as applied to non-federally chartered housing creditors under AMTPA)
2. 12 CFR Part 707—Truth in Savings
3. 12 CFR Part 716—**Privacy of Consumer Financial Information**
4. 12 CFR Part 717—**Fair Credit Reporting**, except with respect to §§ 717.83 (Disposal of consumer information), 717.90 (Duties regarding the detection, prevention, and mitigation of identity theft), 717.91 (Duties of card issuers regarding changes of address), & Appendix J (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)
5. 12 CFR Part 741—Requirements for Insurance, but only with respect to §§ 741.217 (Truth in savings), 741.220 (**Privacy of consumer financial information**), & 741.223 (**Registration of residential mortgage loan originators**)
6. 12 CFR Part 761—**Registration of Mortgage Loan Originators**

F. Federal Trade Commission

1. 16 CFR Part 310—Telemarketing Sales Rule
2. 16 CFR Part 313—**Privacy of Consumer Financial Information**
3. 16 CFR Part 320—Disclosure Requirements for Depository Institutions Lacking Federal Depository Insurance
4. 16 CFR Part 322—Mortgage Assistance Relief Services
5. 16 CFR Part 425—Use of Pre-notification Negative Option Plans
6. 16 CFR Part 429—Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations
7. 16 CFR Part 433—Preservation of Consumers' Claims and Defenses
8. 16 CFR Part 444—Credit Practices
9. 16 CFR Part 435—Mail or Telephone Order Merchandise
10. 16 CFR Part 436—Disclosure Requirements and Prohibitions Concerning Franchising
11. 16 CFR Part 437—Disclosure Requirements and Prohibitions Concerning Business Opportunities

12. 16 CFR Subchapter F, Parts 603 *et seq.*—**Fair Credit Reporting Act**, except with respect to Part 681 (Identity Theft Rules), Part 682 (Disposal of Consumer Report Information and Records), & Appendix A to Part 681 (Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation)
13. 16 CFR Part 901—Procedures for State Application for Exemption from the Provisions of the [Fair Debt Collection Practices] Act

G. Department of Housing and Urban Development

1. 24 CFR 26.28–.56—Hearing Procedures Pursuant to the Administrative Procedure Act
2. 24 CFR Part 30—Civil Money Penalties: **Certain Prohibited Conduct (but only as applied to the Real Estate Settlement Procedures Act of 1974 (“RESPA”))** and the Interstate Land Sales Full Disclosure Act (“ILSA”))
3. 24 CFR Part 1710—Land Registration
4. 24 CFR Part 1715—Purchasers’ Revocation Rights, Sales Practices, and Standards
5. 24 CFR Part 1720—Formal Procedures and Rules of Practice
6. 24 CFR Part 3500—**Real Estate Settlement Procedures Act**
7. 24 CFR Part 3800—Investigations in Consumer Regulatory Programs (but only as applied to RESPA and ILSA)

This memorandum is for informational purposes only and does not require any action on your part.

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