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To: Clients

From: David F. Dulock

Subject: Proposed Rule Amending Regulation Z HOEPA Loan Coverage -
Comment Period Extended By Consumer Financial Protection Bureau

On August 15, 2012, this firm issued a memorandum (click [here](#)) on the proposed rule to amend the HOEPA Loan Coverage in §1026.32(a)(1)(i) and (b)(1)(i) of Regulation Z, which was published in the August 15, 2012 issue of the *Federal Register* by the Consumer Financial Protection Bureau (CFPB). The proposed rule's comment period for this amendment was originally stated to end on September 7, 2012. The CFPB has reconsidered and in yesterday's issue of the *Federal Register* (77 FR 54844) published a notice that it is extending the comment period for the proposed amendments to §1026.32(a)(1)(i) and (b)(1)(i) to November 6, 2012.

You may submit comments, identified by Docket No. CFPB-2012-0028 or RIN 3170-AA19, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail/Hand Delivery/Courier:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

All submissions must include the agency name and the above Docket Number or RIN.

Except for the above the comment period extension and method of submitting comments on the HOEPA amendments, all other statements in our August 15, 2012 memorandum remain unchanged.

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