



CFPB Announces Availability of Revised Publications to be Provided by Lenders to Mortgage Applicants

January 10, 2014

The Consumer Financial Protection Bureau (“CFPB”) has announced the availability of three revised consumer publications that mortgage lenders are required to provide to applicants for certain residential mortgage loans. The three publications are:

- *What You Should Know About Home Equity Lines of Credit*
- *Consumer Handbook on Adjustable-Rate Mortgages*
- *Shopping for Your Home Loan: Settlement Cost Booklet*

The CFPB has stated that lenders may start using the new publications immediately, or they may use their existing stock of these publications until such stock is exhausted. When reprinting or reordering these publications, the revised versions should be used.

The revisions to these publications generally reflect changes made to mortgage regulations as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act, and the transfer of authority over these publications to the CFPB from the Federal Reserve Board and the Department of Housing and Urban Development.

The CFPB notice states that copies of the revised publications may be obtained from the [CFPB’s website](#), but as of the date of this Advisory, the revised publications were not yet posted on that website.

If you have any questions regarding the CFPB’s notice, please feel free to contact Joseph D. Simon at [516-357-3710](tel:516-357-3710) or via email at jsimon@cullenanddykman.com, or Elizabeth A. Murphy at [516-296-9154](tel:516-296-9154) or via email at emurphy@cullenanddykman.com.

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