



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, D.C. 20551

ERIC S. BELSKY  
DIRECTOR  
DIVISION OF CONSUMER  
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**CA 15-6**

**September 22, 2015**

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS  
SECTIONS:**

**Applicability to Community Banking Organizations:** This guidance applies to institutions supervised by the Federal Reserve with total consolidated assets of \$10 billion or less.

**SUBJECT: Revised Interagency Examination Procedures for Regulation Z and  
Regulation X**

The Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council recently developed the attached interagency examination procedures for Regulation Z – Truth in Lending (TILA) and Regulation X – Real Estate Settlement Procedures Act (RESPA). These revised examination procedures supersede the examination procedures transmitted with CA Letter 15-03.

The attached procedures reflect recent amendments to Regulation Z and Regulation X, published by the Consumer Financial Protection Bureau (CFPB) in the *Federal Register* in July 2015, that extend the effective date for the CFPB's new TILA-RESPA integrated disclosure rules from August 1, 2015 to October 3, 2015. The attached procedures also incorporate minor, technical edits.

If you have any questions concerning this guidance, please contact Dana Miller, Senior Supervisory Consumer Financial Services Analyst, at (202) 452-2751, or Amy Henderson, Managing Counsel, at (202) 452-3140. In addition, questions may be sent via the Board's public website.<sup>1</sup>

Sincerely,

Attachments:

1. Revised Interagency Examination Procedures for Regulation Z
2. Revised Interagency Examination Procedures for Regulation X

Supersedes: CA 15-03 "Revised RESPA Interagency Examination Procedures" (April 30, 2015)

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<sup>1</sup> See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.