

Farm Credit Administration

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INFORMATIONAL MEMORANDUM



December 3, 2012

To: Chief Executive Officer
All Farm Credit System Institutions

From: Samuel R. Coleman, Director and Chief Examiner
Office of Examination

A handwritten signature in black ink, reading 'Samuel R. Coleman', is placed over the printed name and title of the sender.

Subject: Consumer Financial Protection Bureau Extends Date for New Mortgage
Disclosures

The purpose of this Informational Memorandum is to transmit the Consumer Financial Protection Bureau's (CFPB) announcement that it will give industry extra time to provide certain new disclosures required under the Dodd-Frank Wall Street Reform and Consumer Protection Act in order to allow a more seamless integration with other mortgage disclosures that have been proposed by the CFPB. Pursuant to this announcement, industry will not be required to provide these disclosures until after the CFPB's previously proposed mortgage disclosure rules are finalized. The announcement, which is attached, links to the final rule delaying the implementation of these new mortgage disclosures.

If you have any questions about this Informational Memorandum, please contact Jennifer A. Cohn, Senior Counsel, Office of General Counsel, at 703-883-4028, or by email at cohnj@fca.gov, and/or Dan Fennewald, Office of Examination, at 952-854-7151, ext 5032 or by email at fennewaldd@fca.gov.

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