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From: Caroline C. Jones, Deputy Commissioner/General Counsel
To: State Savings Bank Presidents and Chief Executive Officers

QUALIFIED MORTGAGE (QM) RULE INFORMATION

November 26, 2013

On January 10, 2014, compliance with the Qualified Mortgage (QM) rule begins.

Located on the Department's website and in this email, is a link to the Consumer Financial Protection Bureau's (CFPB) "Basic Guide for Lenders – What is a Qualified Mortgage?". This flyer has been made available for dissemination to loan originators and consumers.

Additionally, on the Department's website and in this email, is a link to the CFPB's Regulatory Implementation section of its website.

The links are:

- http://files.consumerfinance.gov/f/201310_cfpb_qm-guide-for-lenders.pdf
- <http://www.consumerfinance.gov/regulatory-implementation/>