



Texas Department of Savings and Mortgage Lending



From: Caroline C. Jones, Commissioner

To: State Savings Bank Presidents and Chief Executive Officers

COMPLIANCE GUIDE FOR HMDA RULES

December 9, 2015

We are sending you this information as a resource relating to the new HMDA Rules.

Last week, the CFPB released the Home Mortgage Disclosure (Regulation C) Small Entity Compliance Guide. The Guide is available on the CFPB website or by clicking [here](#). This guide outlines the obligations and requirements of small entities that are subject to new reporting requirements under the HMDA and Regulation C.

As always, we welcome questions, comments, or feedback.

Caroline C. Jones, Commissioner