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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

August 1996

**To:** All Chief Executive Officers of National Banks and all Examining Personnel

Over the next several months, the OCC will replace the *Comptroller's Handbook for Compliance* (September 1991) and *An Examiner's Guide to Consumer Compliance (Guide)* (January 1993) with a series of 13 booklets that will comprise the *Comptroller's Handbook—Consumer Compliance Examination*. Two booklets, “Community Bank Consumer Compliance” and “Community Reinvestment Act Examination Procedures,” were published August 1995 and May 1996, respectively. The CRA section of the *Guide* will continue to be applicable for large banks until Jun 30, 1997. The following enclosed booklets update and replace applicable sections of the *Guide* and the *Comptroller's Handbook for Compliance*, and examiners will begin using them upon receipt.

- Overview
- Compliance Management System
- Flood Disaster Protection
- Real Estate Settlement Procedures
- Home Mortgage Disclosure

The “Overview” booklet:

- Outlines the OCC's supervisory policies for consumer compliance examinations for all national banks.
- Describes compliance examination frequency and scope requirements.
- Integrates the OCC's Supervision by Risk program into compliance examinations.

The “Compliance Management System” booklet discusses components of bank compliance management systems and contains relevant examination procedures. The “Flood Disaster Protection,” “Real Estate Settlement Procedures,” and “Home Mortgage Disclosure” booklets provide the most current guidance, reference material, and examination procedures established by the OCC for these areas of examination interest. The procedures outlined in these four booklets are used in the examination of large banks. In addition, they may be used in community banks with total assets of \$250 million or more depending upon the bank's structure, the history of the bank's compliance management, and examiner judgment.

The remaining booklets listed below are forthcoming:

- Fair Lending
- Bank Secrecy
- Fair Credit Reporting
- Truth in Lending
- Depository Services
- Other Consumer Protection Laws and Regulations

### **Rescinded Issuances**

The following OCC issuances are rescinded since the information is no longer relevant or has been incorporated into the enclosed booklets or *Banking Regulations for Examiners*:

#### Advisory Letters

AL 88-4 Flood Insurance

#### Banking Bulletins

BB 91-13 RESPA, Amendments to the Regulation (April 12, 1991)  
BB 91-24 RESPA, Section 6 Amendments (May 29, 1991)  
BB 91-46 HMDA Final Rule (December 3, 1991)  
BB 92-15 RESPA Revised Examination Procedures (March 18, 1992)  
BB 92-33 Compliance with Consumer Laws and Regulations (June 12, 1992)  
BB 92-54 Disclosure of Mortgage Broker Fees under RESPA (October 13, 1992)  
BB 92-65 RESPA Amendments (November 23, 1992)  
BB 92-67 RESPA Final Rule (December 1, 1992)  
BB 92-72 HMDA Final Regulatory Amendments (December 23, 1992)  
BB 93-8 HMDA, MSA Designations for 1993 Data (February 19, 1993)  
BB 93-9 RESPA Interpretive Rule (February 19, 1993)  
BB 93-10 Housing Counseling Program (March 5, 1993)  
BB 93-14 HMDA Final Rule (March 25, 1993)  
BB 93-19 Housing Counseling Program (April 6, 1993)  
BB 93-21 RESPA Subordinate Liens (April 15, 1993)  
BB 93-26 RESPA Proposed Rule (May 26, 1993)  
BB 93-39 A Guide to HMDA Reporting: Getting it Right! (July 2, 1993)  
BB 93-44 RESPA, Public Comment and Informal Public Hearing (July 22, 1993)

#### Banking Circulars

BC 262 RESPA, Referral Fees

### OCC Bulletins

- OCC 94-5 Toll Free Number of HUD Housing Counseling Program (January 11, 1994)
- OCC 94-7 HMDA, Instructions for Filing HMDA/LARS (January 25, 1994)
- OCC 94-17 HMDA, MSA Designations for 1994 Data (March 3, 1994)
- OCC 94-18 Flood Insurance (March 4, 1994)
- OCC 94-19 HUD Final Rule Revising 24 CFR 3500 (March 7, 1994)
- OCC 94-44 HMDA, Proposed Rule (July 6, 1994)
- OCC 94-60 RESPA, Escrow Disclosures and Accounting (November 22, 1994)
- OCC 94-63 HMDA, Instructions for Filing HMDA/LARS (December 6, 1994)
- OCC 95-6 RESPA, Final Rule, Transfer of Servicing of Loans (February 7, 1995)
- OCC 95-8 HMDA, Instructions for Filing HMDA/LARS (February 9, 1995)
- OCC 95-19 RESPA Final Rule, Escrow Accounting Procedures (March 31, 1995)
- OCC 95-22 Standard Hazard, Determination Form (April 27, 1995)
- OCC 95-25 HMDA (May 19, 1995)
- OCC 95-31 HMDA (Reporting: Getting it Right! (June 30, 1995)
- OCC 95-37 Regulation C Staff Commentary, Proposed Rule (July 5, 1995)
- OCC 95-43 Procedures for Contested Flood Determination (July 31, 1995)
- OCC 95-49 RESPA (September 7, 1995)
- OCC 95-68 HMDA, Instructions for Filing HMDA/LARS (December 5, 1995)
- OCC 96-8 Section 8 Transactions under RESPA (January 18, 1996)

If you have any questions, please call the Compliance Management Department at (202) 874-4428. Questions about materials in the booklets may also be directed to the following Internet address: [Consumer.Handbook@OCC.Treas.Gov](mailto:Consumer.Handbook@OCC.Treas.Gov). Examiners may send E-mail comments to the OCC.ConsumerHandbook conference board.