

DATE: April 20, 2007

SUBJECT: Federal regulators encourage institutions to work with mortgage borrowers who are unable to make their payments.

HIGHLIGHTS: The federal bank, credit union, and thrift supervisory agencies, along with the Department of Housing and Urban Development, announced today the availability of the 2006 home loan data disclosed under the Home Mortgage Disclosure Act (HMDA). Lenders are required to make these data available to the public, within thirty days after receiving a request, in the form of a Loan Application Register, after removing certain information to protect the privacy of applicants and borrowers.

DOCUMENT

LOCATION: <http://www.federalreserve.gov/boarddocs/press/bcreg/2007/20070417/default.htm>

**FURTHER
INFORMATION:**

Timothy A. Bosch, Vice President

Banking Supervision and Regulation Department

(314) 444-8440, or 1-800-333-0810, ext. 448440