



FEDERAL RESERVE BANK OF ST. LOUIS

P.O. Box 442
St. Louis, MO 63166-0442
www.stlouisfed.org

DATE: August 4, 2010

SUBJECT: Annual adjustment of fee-based trigger for additional mortgage loan disclosures.

HIGHLIGHTS: The Federal Reserve Board on Friday published its annual adjustment of the dollar amount of fees that triggers additional disclosure requirements under the Truth in Lending Act and the Home Ownership and Equity Protection Act of 1994 for home mortgage loans that bear rates or fees above a certain amount.

DOCUMENT LOCATION: <http://www.federalreserve.gov/newsevents/press/bcreg/20100730a.htm>

FURTHER INFORMATION: Allen North, Vice President
Banking Supervision and Regulation Department
(314) 444-8826, or 1-800-333-0810, ext. 448826