

**DATE:** August 8, 2007

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

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

**DOCUMENT LOCATION:** <http://www.federalreserve.gov/boarddocs/press/bcreg/2007/20070801/default.htm>

**FURTHER INFORMATION:** Timothy A. Bosch, Vice President  
Banking Supervision and Regulation Department  
(314) 444-8440, or 1-800-333-0810, ext. 448440