

SUMMARY OF NOTICES

F e d e r a l R e s e r v e B a n k o f D a l l a s

JULY 2007

- 07-28** The federal financial regulatory agencies issued a final Statement on Subprime Mortgage Lending to address issues relating to certain adjustable-rate mortgage (ARM) products that can cause payment shock.
- 07-29** The federal bank and thrift regulatory agencies requested public comment on a series of new and revised interagency questions and answers pertaining to the Community Reinvestment Act (CRA).
- 07-30** Three federal agencies and two associations of state regulators announced an innovative pilot project to conduct targeted consumer-protection compliance reviews of selected non-depository lenders with significant subprime mortgage operations.
- 07-31** The federal financial regulatory agencies issued a statement setting forth the agencies' policy for enforcing specific anti-money-laundering requirements of the Bank Secrecy Act (BSA).
- 07-32** The Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the Office of Thrift Supervision and the Federal Deposit Insurance Corporation reached an agreement regarding the implementation of Basel II in the United States.