



FEDERAL RESERVE BANK  
OF DALLAS

ROBERT D. McTEER, JR.  
PRESIDENT  
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS  
75265-5906

June 11, 1999

**Notice 99-41**

**TO:** The Chief Executive Officer of each  
financial institution and others concerned  
in the Eleventh Federal Reserve District

**SUBJECT**

**Revised Consumer Handbook on  
Adjustable Rate Mortgages**

**DETAILS**

The Board of Governors of the Federal Reserve System has announced that it has issued a revised *Consumer Handbook on Adjustable Rate Mortgages* brochure.

Regulation Z, which implements the Truth in Lending Act, requires creditors to provide the brochure, or a suitable substitute, to consumers when an application form is provided or before the consumer pays a nonrefundable fee. Creditors may use the earlier version of the brochure until existing supplies are exhausted.

Copies of the revised brochure are available from Publications Services, Mail Stop 127, Board of Governors of the Federal Reserve System, Washington, DC 20551. The first 100 copies are free. The brochure also is available on the Board's web site at <http://www.federalreserve.gov/consumers.htm>.

**MORE INFORMATION**

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,