

## FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 76-164 November 30, 1976

## REGULATION B--EQUAL CREDIT OPPORTUNITY

Proposed Model Residential Real Estate Mortgage Loan Application
For Use Under the Equal Credit Opportunity Act

TO ALL BANKS, OTHER CREDITORS,
AND OTHERS CONCERNED IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

The Board of Governors of the Federal Reserve System has made public a proposed model application for residential real estate mortgage loans under the Equal Credit Opportunity Act.

The Board invited comment on the proposed application through December 17, 1976.

Earlier this month, the Board published for comment a proposed general revision of Regulation B to implement the 1976 Amendments to the Equal Credit Opportunity Act. The amendments extend the Act's prohibitions against discrimination in the granting of credit.

At that time, the Board said that it would include in the final version of Regulation B a model residential real estate application which, when properly used, would comply with the regulation. That proposed application, which was not then ready for publication, is attached.

Comments should be submitted to the Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Comment should be received no later than December 17, 1976, and should contain reference to Docket No. R-0031.

Sincerely yours,

T. W. Plant

First Vice President

**Attachment** 

## RESIDENTIAL LOAN APPLICATION

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