FEDERAL RESERVE BANK OF NEW YORK

Circular No. 8004 December 2, 1976

REVISED PROPOSAL TO AMEND REGULATION B Proposed Model Residential Real Estate Mortgage Loan Application Form

To All Member Banks, and Others Concerned, in the Second Federal Reserve District:

Following is the text of a statement issued November 19 by the Board of Governors of the Federal Reserve System:

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

The Board invited comment on the proposed form through December 17.

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 form, which, when properly used, would comply with the Regulation. That proposed form, which was not then ready for publication, is included in the . . . revised proposal for amending Regulation B.

Printed below is the text of the Board's Order in this matter. Enclosed is a copy of the proposed form. Comments thereon should be submitted by December 17, 1976, and may be sent to our Bank Regulations Department.

[Reg. B] EQUAL CREDIT OPPORTUNITY (Docket No. R-0031)

Revised Proposed Rulemaking

On November 8, 1976, the Board of Governors proposed for comment (41 FR 49123) a revised version of its Regulation B, Equal Credit Opportunity. Appendix B of that proposal contained four model credit application forms: one for open-end, unsecured credit; one for closed-end, secured credit; one for closed-end, unsecured or secured credit; and one for use in community property States. In addition, the proposal stated that the Board intends to include a model residential real estate mortgage loan application in the final version of Regulation B. A proposed version of that form, based upon an application form designed by the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, follows.

To aid in the consideration of this matter by the

Board, interested persons are invited to submit relevant data or comments. All comments should be submitted in writing to the Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, to be received not later than December 17, 1976. All submitted material should include the docket number, R-0031. Written comments will be made available for public inspection and copying upon request, except as provided in §261.6(a) of the Board's Rules Regarding Availability of Information (12 CFR 261).

This notice of proposed rulemaking is published pursuant to the Board's authority under §703(a) of the Equal Credit Opportunity Act (15 U.S.C. 1691(b)).

Board of Governors, November 16, 1976.

With the exception of the enclosed form, the complete text of the Board's revised proposal appears in the *Federal Register* of November 8, 1976; a copy of the *Federal Register* excerpt will be made available by our Bank Regulations Department upon request. Any inquiries regarding this matter may be directed to that department.

PAUL A. VOLCKER,

President.

RESIDENTIAL LOAN APPLICATION

MORTGAGE Type FmHA Amount APPLIED	Interest No. of Rate Months	Monthly Payment Principal & Interest		unds (to be collec		
FOR CONV. FHA VA \$	%	\$	☐ Taxes		O MI C	
repayment Option				SMSA		Census Tract
Property Street Address	City	Cour	sty	State	Zip	No. Uni
Legal Description (Attach description if necessary)			Year B	uilt Property i		☐ Leasehold ☐ DeMinimis P
Purpose of Loan: Purchase Construction-Perm.						WANTERS TRANSPORT
Complete this line if Construction-Perm. or Construction Loan Year Acquired	Original Cost	Present Value (a)	Cost of Imps	(b) Tota	al (a+b)	PURCHASE PRI IN DETAILS OF PURCHASE
Complete this line if a Refinance Loan	Purpose of Refinance	Descr	ibe Improvemen	t[]made[]t	o be made	
Year Acquired Original Cost Amt. Existing Lieus						
\$ \$ Title Will Vest in What Names?		How Will Title Be Hel	d? (Tenancy)			Cost: \$
Note Will Be Signed By?		Source of Down Paym	ent and Settleme	ent Charges		
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Unmarried Number (inc. single, divorced, widowed)	Ages	Status Unmarried		Numb	er	Ages
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Years employed in this line of work or profession		Years employed in the	his line of work	or profession		
Years on this job		Years on this job		If Employed		
Position/Title Type of Bus	iness	Position/Title				
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