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Good morning,

The Bureau has announced the asset-size exemption thresholds for depository institutions under Regulation C and for creditors under the escrow requirements and small-creditor portfolio and balloon-payment qualified mortgage requirements, and the prohibition against balloon-payment high-cost mortgages under Regulation Z. These thresholds are effective Jan. 1, 2017.

You can access the notices at:

Regulation C: <http://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/home-mortgage-disclosure-regulation-c-adjustment-asset-size-exemption-threshold/>

Regulation Z: <http://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/truth-lending-act-regulation-z-adjustment-asset-size-exemption-threshold/>

Thank you,

CFPB Regulatory Implementation Team  
Consumer Financial Protection Bureau

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## About the CFPB

The CFPB is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

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