

# RESCINDED



Replaced-See OCC 2015-25

OCC BULLETIN 2010-35

**Subject: Real Estate Settlement Procedures Act**  
**Date: September 9, 2010**

**To: Chief Executive Officers and Compliance Officers of All National Banks, Federal Branches and Agencies, Department and Division Heads, and All Examining Personnel**

### **Description: Updated Examination Procedures**

The Office of the Comptroller of the Currency is issuing examination procedures for the Real Estate Settlement Procedures Act (RESPA), which incorporate changes to the Department of Housing and Urban Development's (HUD) Regulation X. The updated procedures replace the existing procedures, which were last issued in 1996.

On November 17, 2008, HUD issued a final RESPA reform rule that included both technical and substantive changes to its Regulation X. Both the technical changes, which became effective on January 16, 2009, and the substantive changes, which became effective on January 1, 2010, are addressed in the attached revised interagency examination procedures. The key substantive changes include a standardized and binding Good Faith Estimate form and revised HUD-1/1A Settlement Statement.

The Real Estate Settlement Procedures Act examination procedures are available at <http://www.occ.gov/publications/publications-by-type/comptrollers-handbook/index-comptrollers-handbook.html#consumer>. If you have questions, please contact your supervisory office or the Compliance Policy Department at (202) 649-5470.

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### **Related Links**

- [Real Estate Settlement Procedures \(PDF\)](#)